B8 (Form 8) (12/08)

United States Bankruptcy Court
Northern District of Iowa

In re **John H. Vratsinas**, Debtor(s) — Case No. **13-01085**, Chapter **7**

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1

Creditor's Name:	Describe Property Securing Debt:
Bank Iowa	**Parcel A - West Des Moines, Polk County, Iowa residence - jointly owned by Debtor and non-filing spouse, occupied solely by non-filing spouse for more than 2 years, locally known as 3120 Jordon Grove, West Des Moines, Iowa, see Warranty Dee**

Property will be (check one):
- ☐ Surrendered
- ■ Retained

If retaining the property, I intend to (check at least one):
- ☐ Redeem the property
- ☐ Reaffirm the debt
- ■ Other. Explain **Debtor will retain & continue to make payments** (for example, avoid lien using 11 U.S.C. § 522(f)).

Property is (check one):
- ☐ Claimed as Exempt
- ■ Not claimed as exempt

Property No. 2

Creditor's Name:	Describe Property Securing Debt:
Bank Iowa	**Parcel C - vacant lot adjoining Clear Lake, Cerro Gordo County, Iowa residence - jointly owned by Debtor and non-filing spouse, Clear Lake residence occupied solely by non-filing spouse for more than 2 years, locally known 1907 S. Shore Dri**

Property will be (check one):
- ☐ Surrendered
- ■ Retained

If retaining the property, I intend to (check at least one):
- ☐ Redeem the property
- ☐ Reaffirm the debt
- ■ Other. Explain **Debtor will retain & continue to make payments** (for example, avoid lien using 11 U.S.C. § 522(f)).

Property is (check one):
- ■ Claimed as Exempt
- ☐ Not claimed as exempt

Property No. 3	
Creditor's Name: **Bank of America, N.A.**	**Describe Property Securing Debt:** **Parcel A - West Des Moines, Polk County, Iowa residence - jointly owned by Debtor and non-filing spouse, occupied solely by non-filing spouse for more than 2 years, locally known as 3120 Jordon Grove, West Des Moines, Iowa, see Warranty Dee**

Property will be (check one):
☐ Surrendered ■ Retained

If retaining the property, I intend to (check at least one):
☐ Redeem the property
☐ Reaffirm the debt
■ Other. Explain **Debtor will retain & continue to make payments** (for example, avoid lien using 11 U.S.C. § 522(f)).

Property is (check one):
☐ Claimed as Exempt ■ Not claimed as exempt

Property No. 4	
Creditor's Name: **Nationwide Advantage Mortgage Company**	**Describe Property Securing Debt:** **Parcel B - Clear Lake, Cerro Gordo County, Iowa residence - jointly owned by Debtor and non-filing spouse, occupied solely by non-filing spouse for more than 2 years, locally known as 1905 S. Shore Drive, Clear Lake, Iowa, see Warranty Deed**

Property will be (check one):
☐ Surrendered ■ Retained

If retaining the property, I intend to (check at least one):
☐ Redeem the property
☐ Reaffirm the debt
■ Other. Explain **Debtor will retain & continue to make payments** (for example, avoid lien using 11 U.S.C. § 522(f)).

Property is (check one):
■ Claimed as Exempt ☐ Not claimed as exempt

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name: **-NONE-**	**Describe Leased Property:**	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ YES ☐ NO

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date **June 28, 2013** Signature **/s/ John H. Vratsinas**
John H. Vratsinas
Debtor

B7 (Official Form 7) (04/13)

United States Bankruptcy Court
Northern District of Iowa

In re **John H. Vratsinas** Debtor(s) Case No. **13-01085** Chapter **7**

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

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1. Income from employment or operation of business

None ☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
$22,647.21	**2013 Wages - Bianco Bio India Pvt Ltd., paid in Indian rupees, converted to U.S. dollars, net after deduction of Indian taxes**
$54,166.83	**2012 Wages - Iowa Construction Logistics, Inc.**
$40,088.00	**2011 Wages - Iowa Construction Logistics, Inc.**

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2. Income other than from employment or operation of business

None ☐

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
$38,806.00	**2013 - See Attachment 2 - 2013**

AMOUNT	SOURCE
$-224,824.00	**2012 - See Attachment 2 - 2012**
$355,416.00	**2011 - See Attachment 2 - 2011**

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3. Payments to creditors

None ■

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than $600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING

None ☐

b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than $6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
American Express **Attn: Customer Service** **PO Box 981535** **El Paso, TX 79998-1535**	**1/5/2013 $2,500.00** **1/7/2013 $2,500.00** **1/8/2013 $1,800.00** **1/14/2013 $1,200.00** **1/16/2013 $3,500.00** **1/25/2013 $1,000.00** **2/4/2013 $181.03** **2/6/2013 $6,000.00** **2/13/2013 $2,500.00** **5/7/2013 $1,098.06** **5/16/2013 $1,000.00** **5/20/2013 $1,000.00** **5/22/2013 $1,000.00** **5/28/2013 $1,000.00**	**$26,279.09**	**$39,237.14**
Bank Iowa **c/o John Hart, Senior Vice President** **1150 Jordan Creek Parkway** **West Des Moines, IA 50266**	**No payments**	**$0.00**	**$172,831.94**
Bank Iowa **c/o John Hart, Senior Vice President** **1150 Jordan Creek Parkway** **West Des Moines, IA 50266**	**No payments**	**$0.00**	**$231,761.17**
Bank of America, N.A. **Home Loans** **PO Box 650070** **Dallas, TX 75265-0070**	**1/11/2013 $3,900.00** **1/14/2013 $4,000.00** **1/31/2013 $4,422.75** **2/20/2013 $3,845.00** **3/19/2013 $3,845.00**	**$20,012.75**	**$572,878.46**

* *Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.*

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
Bank of America, N.A. PO Box 982235 El Paso, TX 79998-2235	**1/7/2013 $700.00 2/9/2013 $700.00 3/28/2013 $400.00 4/19/2013 $400.00 5/30/2013 $328.00 6/21/2013 $369.00**	**$2,897.00**	**$11,963.43**
Chase Card Services Cardmember Service PO Box 15298 Wilmington, DE 19850	**1/2/2013 $300.00 2/1/2013 $2,312.23 3/6/2013 $1,500.00 5/15/2013 $598.13 6/1/2013 $5.87**	**$4,716.23**	**$7,568.62**
Chase Card Services Cardmember Service PO Box 15298 Wilmington, DE 19850	**2/5/2013 $575.00 3/13/2013 $590.00 3/28/2013 $191.00 4/3/2013 $1,385.60 4/30/2013 $1,000.00 5/15/2013 $800.00 6/2/2013 $590.00**	**$5,131.60**	**$12,294.96**
Chase Card Services Cardmember Service PO Box 15298 Wilmington, DE 19850	**2/1/2013 $1,500.00 3/2/2013 $1,000.00 4/12/2013 $600.00 5/15/2013 $400.00**	**$3,500.00**	**$2,086.55**
Citibank Credit Card Services PO Box 6500 Sioux Falls, SD 57117-6500	**2/7/2013 $275.00 3/2/2013 $300.00 4/12/2013 $500.00 5/15/2013 $100.00 6/2/2013 $20.00**	**$1,195.00**	**$564.83**
Nationwide Advantage Mortgage Company PO Box 919000 Des Moines, IA 50391-9000	**1/17/2013 $2,117.92 2/21/2013 $2,223.24 3/19/2013 $2,117.92**	**$6,459.08**	**$321,222.00**
USAA Credit Card Services PO Box 65020 San Antonio, TX 78265-5020	**1/15/2013 $152.58 1/27/2013 $1,000.00 2/12/2013 $837.00 3/12/2013 $515.13 5/16/2013 900.00**	**$3,404.71**	**$23,823.56**

None ■ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Darren D. Schlapkohl vs. John H. Vratsinas, John H. Vratsinas Commercial Builders Inc. and Iowa Construction Logistics, Inc., Case No. EQCVE062640	**Shareholder derivative suit**	**Iowa District Court for Polk County**	**Judgment entered for $1,330,000.00 plus interest and costs, attorney fees of $175,198.11, and John H. Vratsinas Commercial Builders Inc. ordered dissolved; Donald F. Neiman has been appointed receiver**
Vratsinas vs. Vratsinas, Case No. CDCD 084248	**Dissolution of marriage**	**Iowa District Court for Polk County**	**Pending**
Gracious Home Care LLC vs. ICL Staffing LLC, Iowa Construction Logistics, Inc. and John Vratsinas; Case No. LACL127606		**Iowa District Court for Polk County**	**Pending, filed 4/30/13**
Home Care with Love, Inc. vs. ICL Staffing LLC, Iowa Construction Logistics, Inc. and John Vratsinas; Case No. LACL127610		**Iowa District Court for Polk County**	**Pending, filed 4/30/13**
Bank Iowa vs. DDP Norwalk #1, LLC and John H. Vratsinas, Case No. EQCV034875	**Mortgage foreclosure action and suit on guaranty by Debtor**	**Iowa District Court for Warren County**	**Pending, filed 6/25/13, Debtor not served yet**
Bank Iowa vs. John H. Vratsinas and Stacy Vratsinas, Case No. EQCV068272	**Mortgage foreclosure action against Clear Lake real estate**	**Iowa District Court for Cerro Gordo County**	**Pending, filed 6/25/13, Debtor not served yet**
Webster Capital Finance, Inc. v. Flathead Aviation, L.L.C., Cayuse Capital Management, LLC, Iowa Construction Logistics, Inc., John H. Vratsinas, Stacy A. Vratsinas	**Suit on deficiency after sale of airplane owned by Flathead Aviation, L.L.C. and on guaranties by other defendants**	**US District Court for the District of Connecticut**	**Pending, served by long-arm statute**

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Bank Iowa v. Fox Lake Lifestyle Development, LLC, et al, Case No. 10 CH 1332 cons. w/10 CH 1852	**Suit to collect loan and on personal guaranty by Debtor**	**In the Circuit Court of the Nineteenth Judicial Circuit, Lake County, Illinois**	**Motion for summary judgment for $2,866,749.44, plus interest and costs filed**

None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
Internal Revenue Service Kansas City, MO 64999		**Federal tax liens have been filed against the Debtor with the Iowa Secretary of State, Polk, Cerro Gordo, Dallas County Recorders, and possibly elsewhere; it is believed that all of the taxes have been paid and the liens released; funds were borrowed by Iowa Construction Logistics, Inc., ICL Staffing LLC (an Iowa LLC) and ICL Staffing Inc. (aDelaware corporation) to pay IRS; loan was guaranteed by Vratsinas Capital Resources, LLC and Araphoe Partners, LLC; see Question 13 regarding IRS setoff**
Stacy Ann Vratsinas 3120 Jordan Grove West Des Moines, IA 50266	**Since April 2012**	**Order entered in dissolution of marriage action directing Debtor not to sell property**

5. Repossessions, foreclosures and returns

None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
Webster Capital Finance, Inc. 3 Farm Glen Blvd #102 Farmington, CT 06032	**December 2012 to February 2013**	**Airplane owned by Flathead Aviation, LLC was voluntarily surrendered; plane has been sold; suit has been filed for deficiency**

6. Assignments and receiverships

None ■ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT

None ☐ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
Donald F. Neiman **Bradshaw, Flowler, Proctor & Fairgrave** **801 Grand Avenue, Suite 3700** **Des Moines, IA 50309-8004**	**Iowa District Court for Polk County, Darren D. Schlopkohl, et al v. John H. Vratsinas et al, Case No. CE62640**	**4/10/13**	**Judgment for $1,330,000 plus interest, $175,000.00 attorney fees, and other costs was entered against Debtor in shareholder derivative acion involving John Vratsinas Commercial Builders, Inc., n/k/a MycoInnovations, Inc.; the corporation was ordered liquidated and a receiver for the corporation (not the Debtor) was appointed**

7. Gifts

None ☐ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than $200 in value per individual family member and charitable contributions aggregating less than $100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
University of Iowa Foundation **Iowa City, IA**	**None**	**8/12/2012**	**$800.00 gift**
Greek Orthodox Church	**None**	**Various**	**6/30/2012 $200.00** **9/23/2012 $250.00** **9/30/2012 $250.00**

8. Losses

None ■ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Larry S. Eide **Pappajohn, Shriver, Eide & Nielsen P.C.** **PO Box 1588** **Mason City, IA 50402-1588**	**5/1/2013** **6/28/13**	**$1,000.00 from debtor** **$6,806.00 from attorney's trust account (see Question 10a)**
Abacus Credit Counseling	**6/25/13**	**$25.00**

10. Other transfers

None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
James S. and Katherine F. Blomgren 3131 Cuming Avenue Cumming, IA 50061 None	**5/2/2013**	**Real estate mortgage granted 4/14/2007 at purchase of property from Debtor payoff, real estate was jointly owned, entire payoff paid to non-filing spouse's attorney's trust account, $18,000.00 delivered to Debtor's attorney's trust account, $6,806.00 paid to Debtor's attorney on 6/28/2013, $7,008.00 paid to Wellmark BC/BS for family health insurance due 7/1/2013 (6 months, required by dissolution order), $2,362.00 paid to Cerro Gordo County Treasurer for Clear Lake lot taxes, $1,824.00 to Debtor**
Carmax 10315 Hickman Road Urbandale, IA 50322 None	**5/15/2013**	**Sold 2009 Mercedes E320 for $17,000.00; funds used for living expenses**
Gus M. Vratsinas 69 Pinehurst Circle Little Rock, AR 72212-3432 Father	**1/1/2012**	**Assigned ownership of all units of Greystone Shoppes, LLC to Gus Vratsinas in exchange for assumption of bank guarantees exceeding $260,000. With these debts, LLC had negative value.**

None ■ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Bank Iowa c/o John Hart, Senior Vice President 1150 Jordan Creek Parkway West Des Moines, IA 50266	**Checking account xxxx2275 was closed by Bank**	**October 2012, no balance**
Options Express	**Online trading account**	**Believe closed, no activity for more than 1 year**

12. Safe deposit boxes

None ■

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None ☐

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
Internal Revenue Service Kansas City, MO 64999	**Setoff 2011 refund of $2,517 against federal tax lien amounts**	**October 2012**

14. Property held for another person

None ☐

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
Stacy Ann Vratsinas 3120 Jordan Grove West Des Moines, IA 50265	**Debtor's non-filing spouse owns vast majority of furniture and appliances in her home**	**3120 Jordan Grove, West Des Moines, Iowa**
Stacy Ann Vratsinas 3120 Jordan Grove West Des Moines, IA 50265	**Debtor's non-filing spouse owns Boston Whaler boat, motor, trailer and lift**	**Debtor's Residence, 1905 South Shore Drive, Clear Lake, Iowa**
Stacy Ann Vratsinas 3120 Jordan Grove West Des Moines, IA 50266	**Debtor's non-filing spouse may claim an ownership interest in some or all of the furniture and appliances at Debtor's residence**	**Debtor's Residence, 1905 South Shore Drive, Clear Lake, Iowa**
2 Daughters	**3 sailboats**	**Debtor's Residence, 1905 South Shore Drive, Clear Lake, Iowa**
Jim Marinos family 120 S. Carolina Avenue Mason City, IA 50401	**Dining room table and 2 chairs**	**Debtor's Residence, 1905 South Shore Drive, Clear Lake, Iowa**
Jim Marinos family 120 S. Carolina Avenue Mason City, IA 50401	**Furniture, artwork and other items the identity and extent of which is presently unknown to the Debtor because he has not been at the property for nearly 2 years and is not allowed to be there**	**Non-filing spouse's residence, 3120 Jordan Grove, West Des Moines, Iowa**
Clear Lake Yacht Club 103 Main Avenue Clear Lake, IA 50428	**8 Shotguns stored in gun safe**	**Debtor's Residence**

15. Prior address of debtor

None ☐

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
3120 Jordan Grove, West Des Moines, Iowa	**John H. Vratsinas**	**10/2005 to 5/2011**

ADDRESS	NAME USED	DATES OF OCCUPANCY
1905 South Shore Drive, Clear Lake, Iowa	**John H. Vratsinas**	**5/2011 to present**
Studio apartment/condominium rented by Iowa Construction Logistics, Inc., Minneapolis, Minnesota	**John H. Vratsinas**	**Temporary residence, stay here when traveling**

16. Spouses and Former Spouses

None ■ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None ■ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW

None ■ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW

None ■ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION

18 . Nature, location and name of business

None ☐

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
See Statement 18 attached				
River Glen Development Co., LLC		**220 N. rodney Parham Road, Suite 206 Little Rock, AR 72212**	**Commercial real estate investment entity**	**1/1/2008 to 10/1/2011**
Greystone Shoppes, LLC		**220 N. Rodney Parham Road, Suite 206 Little Rock, AR 72212**	**Commercial real estate investment entity**	**1/1/2007 to 12/1/2011**
DDP Norwalk #1, LLC		**5950 Grand Avenue, Suite 100 West Des Moines, IA 50266**	**Commercial real estate investment entity**	**1/1/2005 to present**
River Glen Center, LLC		**2917 Virginia Place Des Moines, IA 50321-1534**	**Commercial real estate investment entity**	**1/1/2007 to present**
Cheyenne 1019, LLC		**5950 Grand Avenue, Suite 100 West Des Moines, IA 50266**	**Commercial real estate investment entity**	**1/1/2008 to present**

None ☐

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
River Glen Development Co., LLC	**220 N. rodney Parham Road, Suite 206 Little Rock, AR 72212**
Greystone Shoppes, LLC	**220 N. Rodney Parham Road, Suite 206 Little Rock, AR 72212**
DDP Norwalk #1, LLC	**5950 Grand Avenue, Suite 100 West Des Moines, IA 50266**
River Glen Center, LLC	**2917 Virginia Place Des Moines, IA 50321-1534**
Cheyenne 1019, LLC	**5950 Grand Avenue, Suite 100 West Des Moines, IA 50266**

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

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19. Books, records and financial statements

None ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
Jeff Vroman **The Vroman Group, LLP** **6701 Westown Parkway, Suite 120** **West Des Moines, IA 50266**	**Assisted with 2010 and 2011 income tax preparation; has received $4,400 toward preparation of 2012 income tax returns which are in progress**

None ■ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED

None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
See Question 19a	

None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS	DATE ISSUED
Stacy Ann Vratsinas **3120 Jordan Grove** **West Des Moines, IA 50266**	**Mid 2012**
Internal Revenue Service **Kansas City, MO 64999**	**Mid 2012**
Webster Capital Finance, Inc. **3 Farm Glen Blvd #102** **Farmington, CT 06032**	**Some time after January 2012, date uncertain**
Bank Iowa **c/o John Hart, Senior Vice President** **1150 Jordan Creek Parkway** **West Des Moines, IA 50266**	**Some time after January 2012, date uncertain**

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20. Inventories

None ■ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None ■ b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21 . Current Partners, Officers, Directors and Shareholders

None ■ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST

None ■ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22 . Former partners, officers, directors and shareholders

None ■ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL

None ■ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION

23 . Withdrawals from a partnership or distributions by a corporation

None ■ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None ■ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None ■ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)

* * * * * *

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date **June 28, 2013**

Signature **/s/ John H. Vratsinas**
John H. Vratsinas
Debtor

Penalty for making a false statement: Fine of up to $500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

STATEMENT 2 - 2013 TO STATEMENT OF FINANCIAL AFFAIRS FILED BY JOHN H. VRATSINAS	
2013 NON-BUSINESS INCOME	
Blomgren mortgage interest income - joint with non-filing spouse	$ unknown
Blomgren mortgage capital gain to be reported on Forms 6252 & 4797 - joint with non-filing spouse (contract was paid off in 2013, after payment of costs of sale and secured debt approximately $36,000 was received by attorney for non-filing spouse Robert Laden, $18,000 was delivered to Debtor's attorney)	$18,000
Cheyenne 1019, LLC (a disregarded entity) gross rental income, net income for income tax of $unknown	$20,806
Debtor will have presently unknown amounts reported to him by various entities of which he is either a partner or LLC member	$ unknown
Total	**$38,806**

STATEMENT 2 - 2012 TO STATEMENT OF FINANCIAL AFFAIRS FILED BY JOHN H. VRATSINAS	
2012 NON-BUSINESS INCOME	
Blomgren mortgage interest income - joint with non-filing spouse	$4,439
From Schedule K-1, Vratsinas Capital Resources, LLC, interest income	$ unknown
Cheyenne 1019, LLC (a disregarded entity) gross rental income, net income for income tax of $unknown	$35,667
From Schedule K-1, DDP Norwalk 1, LLC passive loss reported on Schedule E	($1,865)
From Schedule K-1, Cheyenne Capital Partners, LLC passive loss reported on Schedule E	($9,458)
From Schedule K-1, Flathead Aviation, LLC passive loss reported on Schedule E, pass-through from Cayuse Capital, LLC (wholly owned by the Debtor so a disregarded entity, with Flathead Aviation, LLC be a wholly owned LLC)	($253,607)
From Schedule K-1, Iowa Construction Logistics, nonpassive income reported on Schedule E	$ unknown
Cheyenne 1019, LLC (a disregarded entity) gross rental income, net income for income tax of $unknown	$ unknown
Blomgren mortgage capital gain reported on Forms 6252 & 4797 - joint with non-filing spouse (total principal payments received of $793.09)	$ unknown
Debtor will have, or has had, presently unknown amounts reported to him by various entities of which he is either a partner or LLC member, tax return preparation is still in progress, additional information will be provided when available to the Debtor	$ unknown
Total	**($224,824)**

STATEMENT 2-2011 TO STATEMENT OF FINANCIAL AFFAIRS FILED BY JOHN H. VRATSINAS	
2011 NON-BUSINESS INCOME	
Blomgren mortgage interest income - joint with non-filing	$4,005
Gain Capital Holdings Inc interest income	$21
From Schedule K-1, Cheyenne Capital Partners, LLC interest income	$323
From Schedule K-1, Arapaho Partners, LLC interest income	$172
From Schedule K-1, Vratsinas Capital Resources, LLC interest income	$1,683
From Schedule K-1, River Glen Development, LLC interest income	$4,516
Gain Capital Holdings Inc, Form 6781 gains ultimately reported on Schedule D	$17
River Glen Development, LLC negative basis recapture reported on Schedule D	$55,252
Cheyenne 1019, LLC (a disregarded entity) gross rental income, net income for income tax of $20,540	$36,408
From Schedule K-1, DDP Norwalk 1, LLC passive loss reported on Schedule E	($2,832)
From Schedule K-1, Greystone Shoppes, LLC passive loss reported on Schedule E	($2,753)
From Schedule K-1, Cheyenne Capital Partners, LLC passive loss reported on Schedule E	($1,528)
From Schedule K-1, Iowa Construction Logistics, nonpassive income reported on Schedule E	$107,437
From Schedule K-1, Arapaho Partners, LLC passive loss reported on Schedule E	($12,065)
From Schedule K-1. Vratsinas Capital Resources, LLC nonpassive income reported on Schedule E	$396,437
From Schedule K-1, River Glen Development, LLC nonpassive loss reported on Schedule E	($103,725)
From Schedule K-1, Flathead Aviation, LLC nonpassive loss reported on Schedule E	($229,198)

STATEMENT 2-2011 TO STATEMENT OF FINANCIAL AFFAIRS FILED BY JOHN H. VRATSINAS	
2011 NON-BUSINESS INCOME	
From Schedule K-1, Cheyenne Capital Partners, LLC business property loss reported on Form 4797	($19)
From Schedule K-1, Vratsinas Capital Resources, LLC business property loss reported on Form 4797	($987)
From Schedule K-1, River Glen Development, LLC business property gain reported on Form 4797	$99,209
Blomgren land contract capital gain reported on Forms 6252 & 4797 -joint with non-filing spouse (principal payments total $1,181)	$443
Gambling income (Wynn Casino, Las Vegas)	$2,600
Total	**$355,416**

STATEMENT 18 ATTACHED
JOHN H. VRATSINAS
Page 1

Name	Tax Identification Number	Address	Nature of Business	Beginning Date	Ending Date	Single Asset Real Estate	Role
Laguna Pacific, LLC	Unknown	5950 Grand Avenue, Ste 100, West Des Moines, IA 50266	Construction company	1/1/2006	12/1/2008	No	Member
ICL Staffing, LLC	20-5697277	5950 Grand Avenue, Ste 100, West Des Moines, IA 50266	Human resource provider	1/1/2008	12/1/2012	No	Manager
Greystone Shoppes, LLC	20-3918979	220 N. Rodney Parham Road, Suite 206, Little Rock, AR 72212	Single asset real estate	1/1/2007	12/1/2011	Yes	Member
River Glen Development Co, LLC	20-8968157	220 N. Rodney Parham Road, Suite 206, Little Rock, AR 72212	Single asset real estate	1/1/2008	10/1/2011	Yes	Member
Ozark Leasing, LLC	Unknown	Unknown	Equipment leasing company	1/1/2004	1/1/2006	No	Manager
American Construction Products, LLC	Unknown	Unknown	Wholesale sales	1/1/2004	12/31/2008	No	Member - Manager
Cheyenne Capital Partners, LLC	47-0870323	5950 Grand Avenue, Ste 100, West Des Moines, IA 50266	Equipment leasing company	1/1/2002	Present	No	Member - Manager

STATEMENT 18 ATTACHED
JOHN H. VRATSINAS

Name	Tax Identification Number	Address	Nature of Business	Beginning Date	Ending Date	Single Asset Real Estate	Role
DDP Norwalk #1, LLC	20-1941465	5950 Grand Avenue, Ste 100, West Des Moines, IA 50266	Single asset real estate	1/1/2005	Present	Yes	Member - Manager
River Glen Center, LLC	20-4772090	2917 Virginia Place, Des Moines, IA 50321-1534		1/1/2007	Present	Yes	Member
Nurtur Holdings, LLC	20-1230907	6279 Tri Ridge Boulevard #250, Loveland, OH 45140-8301	Beauty education	1/1/2004	Present	No	Member - Director
Iowa Construction Logistics, Inc.	42-1514455	5950 Grand Avenue, Ste 100, West Des Moines, IA 50266	Investment holding company	1/1/2001	Present	No	Shareholder - Director - Officer
Arapaho Partners, LLC	26-0613356	5950 Grand Avenue, Ste 100, West Des Moines, IA 50266	Investment holding company	1/1/2006	Present	No	Member - Manager
Cayuse Capital Management, LLC	20-1776694	5950 Grand Avenue, Ste 100, West Des Moines, IA 50266	Investment holding company	1/1/2004	Present	No	Member - Manager
Vratsinas Capital Resources, LLC	61-1565780	5950 Grand Avenue, Ste 100, West Des Moines, IA 50266	Investment holding company	1/1/2007	Present	No	Member - Manager

STATEMENT 18 ATTACHED
JOHN H. VRATSINAS

Name	Tax Identification Number	Address	Nature of Business	Beginning Date	Ending Date	Single Asset Real Estate	Role
Flathead Aviation, LLC	11-3825113	5950 Grand Avenue, Ste 100, West Des Moines, IA 50266	Single asset holding company	6/1/2008	Present	No	Manager
Cheyenne 1019, LLC	26-0613590	5950 Grand Avenue, Ste 100, West Des Moines, IA 50266	Single asset real estate	1/1/2008	Present	Yes	Manager
MycoInnovations, Inc.	Unknown	5950 Grand Avenue, Ste 100, West Des Moines, IA 50266	Construction company	10/1/2000	7/1/2010	No	Shareholder - Director - Officer
Cellencor, Inc.	Unknown	2701 SE Convenience Blvd, Ste 4, Ankeny, IA 50021	Distributor company	3/1/2012	4/1/2013	No	Director

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court
Northern District of Iowa

In re **John H. Vratsinas**, Debtor

Case No. **13-01085**

Chapter **7**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	7	950,000.00		
B - Personal Property	Yes	5	169,597.17		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	2		1,298,693.57	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		6,108.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	30		6,388,168.59	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	2			
I - Current Income of Individual Debtor(s)	Yes	1			4,445.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			20,439.00
Total Number of Sheets of ALL Schedules		54			
Total Assets			1,119,597.17		
Total Liabilities				7,692,970.16	

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court
Northern District of Iowa

In re John H. Vratsinas, Debtor

Case No. 13-01085

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

■ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	**Amount**
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

State the following:

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

B6A (Official Form 6A) (12/07)

In re **John H. Vratsinas**, Debtor

Case No. **13-01085**

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Parcel A - West Des Moines, Polk County, Iowa residence - jointly owned by Debtor and non-filing spouse, occupied solely by non-filing spouse for more than 2 years, locally known as 3120 Jordon Grove, West Des Moines, Iowa, see Warranty Deed attached as Schedule A, Parcel A, second mortgage to Bank Iowa does not include Outlot Z (maximum debt secured is $265,000.00)	**Fee simple**	**-**	**450,000.00**	**804,639.63**
Parcel B - Clear Lake, Cerro Gordo County, Iowa residence - jointly owned by Debtor and non-filing spouse, occupied solely by non-filing spouse for more than 2 years, locally known as 1905 S. Shore Drive, Clear Lake, Iowa, see Warranty Deed attached as Schedule A, Parcel B		**-**	**300,000.00**	**321,222.00**
Parcel C - vacant lot adjoining Clear Lake, Cerro Gordo County, Iowa residence - jointly owned by Debtor and non-filing spouse, Clear Lake residence occupied solely by non-filing spouse for more than 2 years, locally known 1907 S. Shore Drive, Clear Lake, Iowa, see Warranty Deed attached as Schedule A, Parcel C; Bank Iowa has commenced foreclosure action; Debtor has not been served yet	**Fee simple**	**-**	**200,000.00**	**172,831.94**

Sub-Total > **950,000.00** (Total of this page)

Total > **950,000.00**

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

110

Doc ID: 017532600001 Type: GEN
Recorded: 10/21/2005 at 08:32:07 AM
Fee Amt: $1,411.20 Page 1 of 1
Revenue Tax: $1,399.20
Polk County Iowa
TIMOTHY J. BRIEN RECORDER
File# 2005-00041787
BK 11352 PG 650

DECLARATION FILED

620581 & 627409 RETURN TO:

(SPACE ABOVE THIS LINE FOR RECORDER)

Prepared By and Return to: Jennifer L. Hodge 699 Walnut, 1600 Hub Tower, Des Moines, Iowa 50309 (515)244-2600
Tax Statement Should Be Sent to: John H. Vratsinas, 3120 Jordan Grove, West Des Moines, IA 50265

WARRANTY DEED

For consideration of one dollar and other valuable consideration, Ida H. Rothchild, an unmarried individual, does hereby convey to John H. Vratsinas and Stacy A. Vratsinas, husband and wife as Joint Tenants with Full Rights of Survivorship, and not as Tenants in Common, the following described real estate in Polk County, Iowa:

Lot 1 in Jordan Grove Plat 2, an Official Plat, Polk County, Iowa and Outlot Z in Jordan Grove Plat 3, an Official Plat, Polk County, Iowa, subject to any easements and covenants of record.

Grantor does hereby covenant with grantees, and successors in interest, that grantor holds the real estate by title in fee simple; that grantor has good and lawful authority to sell and convey the real estate; that the real estate is Free and Clear of all Liens and Encumbrances except as may be above stated; and grantor Covenants to Warrant and Defend the real estate against the lawful claims of all persons except as may be above stated.

1399.20

Dated the 18 day of October, 2005.

Ida H. Rothchild

By: Suzanne M. Horvath
Suzanne M. Horvath,
Attorney in Fact for Ida H. Rothchild

STATE OF IOWA)
)SS:
COUNTY OF POLK)

On this 18 day of OCT., 2005, before me, the undersigned, a Notary Public in and for said County and State, personally appeared Suzanne M. Horvath, to me known to be the identical person named in and who executed the within and foregoing instrument, to which this is attached, and acknowledged that she executed the same as her voluntary act and deed.

Paul E Horvath
Notary Public in and for the State of Iowa.

PAUL E. HORVATH
Commission Number 725664
My Commission Expires
November 24, 2006

Entered upon transfer books and for taxation this
OCT 24 2005
My fee $5 collected by recorder
MICHAEL A. MAURO, Auditor

P:\WP\Rothchild-deed.wpd

Schedule A, Parcel A

703.20

Doc. #: 2007-1587
Type: DWDJ Pages: 2
Date: 03/07/2007 Time: 09:39 AM
R: $10.00 - Tf: $5.00 - M: $1.00 - Tc: $1 - N: $0
Rev. Stamp: $703.20 Pymt: Check
Rev. Stamp # 27 County DOV # 73
Colleen Pearce, Cerro Gordo County Recorder

AUDITOR'S OFFICE
CERRO GORDO COUNTY, IOWA
ENTERED UPON TRANSFER BOOKS AND FOR TAXATION
THE 8 DAY OF March, 2007.
MY FEE COLLECTED BY RECORDER.
Sandy Thomas
Deputy AUDITOR

17.00 ck CGA

©THE IOWA STATE BAR ASSOCIATION
Official Form No. 101 - May 2006 Timothy A. Casperson ISBA # AT0001472 FOR THE LEGAL EFFECT OF THE USE OF THIS FORM, CONSULT YOUR LAWYER

Return Document to: John Vratsinas, 1905 South Shore Drive, Clear Lake, IA 50428
Preparer Information: Timothy A. Casperson, 914 North 8th St.W, Clear Lake, IA 50428, Phone: (641) 357-8384
Address Tax Statement: John Vratsinas, 1905 South Shore Dr., Clear Lake, IA 50428

WARRANTY DEED

For the consideration of One Dollar(s) and other valuable consideration,
Brent F. Rolland and Sandyann H. Rolland, Husband and Wife,

do hereby Convey to
John H. Vratsinas and Stacy Ann Vratsinas, Husband and Wife, as joint tenants with full right of survivorship and not as tenants in common.

the following described real estate in Cerro Gordo County, Iowa:
See Attached Legal Description

Grantors do Hereby Covenant with grantees, and successors in interest, that grantors hold the real estate by title in fee simple; that they have good and lawful authority to sell and convey the real estate; that the real estate is Free and Clear of all Liens and Encumbrances except as may be above stated; and grantors Covenant to Warrant and Defend the real estate against the lawful claims of all persons except as may be above stated. Each of the undersigned hereby relinquishes all rights of dower, homestead and distributive share in and to the real estate. Words and phrases herein, including acknowledgment hereof, shall be construed as in the singular or plural number, and as masculine or feminine gender, according to the context.

Dated: 2-26-07

Brent F. Rolland (Grantor) Sandyann H. Rolland (Grantor)

STATE OF IOWA, COUNTY OF CERRO GORDO

This instrument was acknowledged before me on February 26, 2007 by Brent F. Rolland and Sandyann H. Rolland, Husband and Wife,

Timothy A. Casperson, Notary Public

NOTARIAL SEAL IOWA
TIMOTHY A. CASPERSON
COMMISSION # 185489
MY COMMISSION EXPIRES
7-10-2008

(This form of acknowledgment for individual grantor(s) only)

Schedule A, Parcel B

Lot Three (3) in R.S. Young's Subdivision of Block Seven (7) in Sirrine's Addition to Clear Lake City, and Beginning at a lime stone which marks the intersection of the South line of Sirrine's Addition to Clear Lake, the North line of Hewitt's Addition to Clear Lake and the centerline of State Street as originally laid out, and at present marking the westerly line of State Street as established by the Board of Supervisors in 1919, thence West 119 feet more or less along the North line of Hewitt's Addition, to the shore of Clear Lake; thence in a southeasterly direction 95 feet more or less to a point on the westerly line of State Street as established by the Board of Supervisors in 1919 to a point 77 feet southwesterly from said lime stone marking the intersection of the South line of Sirrine's Addition, the North line of Hewitt's Addition and the centerline of State Street as originally laid out and the westerly line of State Street as established by the Board of Supervisors in 1919, thence northeasterly along said westerly line of State Street as established by the Board of Supervisors in 1919, 77 feet to the point of beginning of tract described, all in Cerro Gordo County, Iowa

05-24-253-012-00

319.20

Doc. #: 2008-1593
Type: DWDJ Pages: 3
Date: 03/11/2008 Time: 09:22 AM
R: $15.00 - Tf: $5.00 - M: $1.00 - Tc: $1 - N: $0
Rev. Stamp: $319.20 Pymt: Check
Rev. Stamp # 17 County DOV # 78
Colleen Pearce, Cerro Gordo County Recorder

ENTERED IN THE
MAR 12 2008
TRANSFER BOOKS

TRUSTEE WARRANTY DEED

THE IOWA STATE BAR ASSOCIATION
Official Form No. 107
Recorder's Cover Sheet

Preparer Information:
Douglas R. Grabinski, PO Box 227, 705½ 7th Avenue , Clear Lake, IA 50428, Phone: (641) 357-2992

Taxpayer Information:
John H. Vratsinas, 3120 Jorden Grove, West Des Moines, IA 50265

Return Address
22.Wck CGA

Grantors:
Marcia L. Gardinier and Mary L. Butts, Trustees

Grantees:
John H. Vratsinas and Stacy Ann Vratsinas

Legal Description: See Page 2

Document or instrument number of previously recorded documents:

Schedule A, Parcel C

TRUSTEE WARRANTY DEED
(Inter Vivos Trust)

For the consideration of One Dollar(s) and other valuable consideration, Marcia L. Gardinier and Mary L. Butts, Trustees of Clare R. Olson Revocable Trust dated June 28, 1996 do hereby convey to John H. Vratsinas and Stacy Ann Vratsinas, husband and wife, as Joint Tenants with Full Rights of Survivorship, and not as Tenants in Common, the following described real estate in CERRO GORDO County, Iowa:

> Lot Four (4) in R.S. Young's Subdivision of Block Seven (7) in Sirrine's Addition to Clear Lake City, Iowa, and beginning at a lime stone which marks the intersection of the South line of Sirrine's Addition to Clear Lake, Iowa, the North line of Hewitt's Addition to Clear Lake, and the center line South Shore Drive (formerly State Street) as originally laid out, and at present marking the Westerly line of South Shore Drive (formerly State Street) as established by the Board of Supervisors in 1919, thence West 119 feet, more or less, along the North line of Hewitt's Addition, to the shore of Clear Lake, thence in a Southeasterly direction 95 feet more or less to a point on the Westerly line of South Shore Drive (formerly State Street) as established by the Board of Supervisors in 1919 to a point 77 feet Southwesterly from said lime stone marking the intersection of South line of Sirrine's Addition, the North line of Hewitt's Addition and center line of South Shore Drive (formerly State Street) as originally laid out and Westerly line of South Shore Drive (formerly State Street) as established by the Board of Supervisors in 1919, thence Northeasterly along said Westerly line of South Shore Drive (formerly State Street) as established by the Board of Supervisors in 1919, 77 feet to point of beginning of tract described, together with the land lying between the above described lot and the highway as re-established by the Board of Supervisors on March 13, 1924.

Personal property in the amount of $90,000.00 is exempt from documentary revenue stamps

The grantors hereby covenant with grantees, and successors in interest, that grantors hold the real estate by title in fee simple; that grantors have good and lawful authority to sell and convey the real estate; that the real estate is free and clear of all liens and encumbrances, except as may be above stated; and grantors covenant to warrant and defend the real estate against the lawful claims of all persons, except as may be above stated.

05-24-253-013 00

The grantors further warrant to the grantees all of the following: That the trust pursuant to which the transfer is made is duly executed and in existence; that to the knowledge of the grantors the person creating the trust was under no disability or infirmity at the time the trust was created; that the transfer by the trustees to the grantees is effective and rightful; and that the trustees know of no facts or legal claims which might impair the validity of the trust or the validity of the transfer.

Words and phrases herein, including the acknowledgment hereof, shall be construed as in the singular or plural number, according to the context.

Dated: February 26, 2008

Marcia L. Gardinier
As Trustee of the above-entitled trust

Mary L. Butts
As Trustee of the above-entitled trust

STATE OF IOWA, COUNTY OF CERRO GORDO

This instrument was acknowledged before me on February 26, 2008, by Marcia L. Gardinier and Mary L. Butts

Douglas R. Grabinski, Notary Public

DOUGLAS R. GRABINSKI
COMMISSION NO. 011492
MY COMMISSION EXPIRES
6-14-2008

B6B (Official Form 6B) (12/07)

In re **John H. Vratsinas**, Debtor   Case No. **13-01085**

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."
If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	NONE	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		**Cash on hand - all from wages**	-	**220.00**
		Pappajohn, Shriver, Eide & Nielsen P.C. Trust Account check for balance of $18,000 received from payoff of Blomgren mortgage	-	**1,824.00**
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		**Bank of America checking account opened online - all funds are from wages**	-	**925.00**
		Citizens Independent Bank, St. Louis Park, MN checking account	-	**550.00**
		Gain Financial, New Jersey, online account	-	**50.00**
		First American Bank, Clive, Iowa, unused check account (last activity 10/12/2012)	-	**132.05**
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		**Household goods, supplies, furnishings, appliances and gun safe located in Clear Lake, Iowa residence**	-	**5,000.00**
		Household goods, supplies, furnishings and appliances located in West Ces Moines, Iowa residence - all owned by non-filing spouse	-	**0.00**
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		**Several oil paintings were located in Des Moines, Iowa residence the last time that Debtor was in the residence; Debtor has no idea what remains; Debtor's non-filing spouse would have claim of ownership**	-	**Unknown**
6. Wearing apparel.		**Wearing apparel**	-	**500.00**
		Stainless Rolex watch with minor damage	-	**3,000.00**
7. Furs and jewelry.		**Wedding band - location is unknown**	-	**100.00**

Sub-Total > **12,301.05**
(Total of this page)

4 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **John H. Vratsinas**, Debtor   Case No. **13-01085**

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	NONE	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
8. Firearms and sports, photographic, and other hobby equipment.		**Reminton 1187 12 gauge shotgun**	-	**300.00**
		Beretta 686 Onyx 20 gauge shotgun	-	**400.00**
		Marlin .357 Magnum rifle	-	**100.00**
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		**Phoenix Life and Annuity Company, term policy insuring life of Debtor, named beneficiaries are Debtor's children**	-	**1.00**
10. Annuities. Itemize and name each issuer.	**X**			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)		**Vanguard 529 Plan FBO daughter (no contributions by Debtor at any time) - not property of the estate**	-	**0.00**
		Vanguard 529 Plan FBO son (no contributions by Debtor at any time) - not property of the estate	-	**0.00**
		Merrill Lynch College Savings Plan FBO daughter (no contributions by Debtor at any time) - not property of the estate	-	**0.00**
		USAA College Savings Account FBO son (contributions by Debtor, $975.00 for 2011 and $675.00 for 2012) - not property of the estate	-	**0.00**
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		**ICL, Inc. & Affiliates 401(k), market value as of $3/31/2013 - not property of estate**	-	**17,943.71**
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		**Iowa Construction Logistics, Inc., d/b/a infocus partners, 100% ownership, entity has negative net worth**	-	**0.00**
		MycoInnovations, Inc., f/k/a John Vratsinas Commercial Builder, Inc., approximately 94.6% ownership, other members are not related to Debtor, judgment for $1,330,000, plus $175,616.52 attorney fees, plus costs, plus interest entered 4/10/13 in Darren D. Schlapkohl lawsuit, corporation ordered liquidated, Donald F. Neiman appointed as receiver, corporation has negative net worth	-	**0.00**
14. Interests in partnerships or joint ventures. Itemize.		**Cheyenne Capital Partners, LLC, 71% ownership, other members are not related to Debtor, value estimated**	-	**10,000.00**

Sub-Total > **28,744.71**
(Total of this page)

Sheet **1** of **4** continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **John H. Vratsinas**, Debtor   Case No. **13-01085**

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		DDP Norwalk #1, LLC, 26% ownership, other members are not related to Debtor, entity has negative net worth, foreclosure action commenced by Bank Iowa	**-**	**0.00**
		River Glen Center, LLC, less than 5% ownership, other members are not related to Debtor, entity has negative net worth	**-**	**0.00**
		Laguna Pacific, LLC, 50% ownership, other members are not related to Debtor, entity may have value but it is unknown to the Debtor; entity was formed but it never owned or operated any business	**-**	**Unknown**
		Nurtur Holdings, LLC, less than 2% ownership, other members are not related to Debtor, ownership interest should have value up to $100,000 but entity is subject of IRS audit so value is unknown	**-**	**Unknown**
		Axios Limited Partnership, LLC, less than 1% ownership, other members are unknown to the Debtor, value is unknown	**-**	**Unknown**
		Arapaho Partners, LLC, 100% ownership, entity has negative net worth after guaranty for loans from Debtor's father or one of his owned entities to pay IRS tax liens	**-**	**0.00**
		Cayuse Capital Management, LLC, 100% ownership, entity has negative net worth	**-**	**0.00**
		Vratsinas Capital Resources, LLC, 99% ownership, other members are not related to Debtor, entity has negative net worth after guaranty for loans from Debtor's father or one of his owned entities to pay IRS tax liens	**-**	**0.00**
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	**X**			
16. Accounts receivable.	**X**			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	**X**			

Sub-Total > **0.00**
(Total of this page)

Sheet **2** of **4** continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **John H. Vratsinas**, Debtor

Case No. **13-01085**

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	NONE	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		**Loans to Cheyenne Capital Partners, LLC, may be collectible**	**-**	**16,046.41**
		Loans to DDP Norwalk #1, LLC, likely not collectible because Bank Iowa has commenced mortgage foreclosure action	**-**	**83,405.00**
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	**X**			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	**X**			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		**Debtor was involved motor vehicle acceident in August 2011 and has claim for personal injuries and medical expenses, no suit has been filed**	**-**	**Unknown**
22. Patents, copyrights, and other intellectual property. Give particulars.	**X**			
23. Licenses, franchises, and other general intangibles. Give particulars.	**X**			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	**X**			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		**2006 Ford F-150 pickup**	**-**	**6,500.00**
		2006 Mini Z snowmobile	**-**	**500.00**
		2000 Skidoo MXZ snowmobile	**-**	**1,000.00**
		2008 Skidoo GSX snowmobile	**-**	**1,200.00**
		1996 Snowmbile trailer	**-**	**500.00**

Sub-Total > **109,151.41**
(Total of this page)

Sheet **3** of **4** continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **John H. Vratsinas**, Debtor

Case No. **13-01085**

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	NONE	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		2008 Cadillac Escalade - titled solely in name of non-filing spouse, not property of the Debtor	-	**0.00**
		2007 Polaris 500XCSP snowmobile	-	**1,000.00**
26. Boats, motors, and accessories.		**2008 Melges E scow sailboat and sailboat trailer**	-	**17,500.00**
		Seadoo personal watercraft	-	**500.00**
		1960 Alumacraft jon boat with 6 hp motor	-	**300.00**
		1985 Windsurfer	-	**100.00**
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		**Cat**	-	**0.00**
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > **19,400.00**
(Total of this page)

Total > **169,597.17**

Sheet **4** of **4** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

B6C (Official Form 6C) (4/13)

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In re **John H. Vratsinas**, Debtor

Case No. **13-01085**

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)
☐ 11 U.S.C. §522(b)(2)
■ 11 U.S.C. §522(b)(3)

■ Check if debtor claims a homestead exemption that exceeds $155,675. *(Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
Parcel B - Clear Lake, Cerro Gordo County, Iowa residence - jointly owned by Debtor and non-filing spouse, occupied solely by non-filing spouse for more than 2 years, locally known as 1905 S. Shore Drive, Clear Lake, Iowa, see Warranty Deed attached as Schedule A, Parcel B	**Iowa Code §§ 561.2, 561.16, 499A.18**	**300,000.00**	**600,000.00**
Parcel C - vacant lot adjoining Clear Lake, Cerro Gordo County, Iowa residence - jointly owned by Debtor and non-filing spouse, Clear Lake residence occupied solely by non-filing spouse for more than 2 years, locally known 1907 S. Shore Drive, Clear Lake, Iowa, see Warranty Deed attached as Schedule A, Parcel C; Bank Iowa has commenced foreclosure action; Debtor has not been served yet	**Iowa Code §§ 561.2, 561.16, 499A.18**	**200,000.00**	**400,000.00**
Cash on Hand			
Cash on hand - all from wages	**Iowa Code § 627.6(10) Iowa Code §§ 642.21, 537.5105**	**55.00 75%**	**220.00**
Pappajohn, Shriver, Eide & Nielsen P.C. Trust Account check for balance of $18,000 received from payoff of Blomgren mortgage	**Iowa Code § 627.6(14)**	**1,000.00**	**1,824.00**
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Bank of America checking account opened online - all funds are from wages	**Iowa Code § 627.6(10) Iowa Code §§ 642.21, 537.5105**	**231.25 75%**	**925.00**
Household Goods and Furnishings			
Household goods, supplies, furnishings, appliances and gun safe located in Clear Lake, Iowa residence	**Iowa Code § 627.6(5)**	**5,000.00**	**5,000.00**
Wearing Apparel			
Wearing apparel	**Iowa Code § 627.6(5)**	**500.00**	**500.00**
Stainless Rolex watch with minor damage	**Iowa Code § 627.6(5) Iowa Code § 627.6(1)(b)**	**1,000.00 2,000.00**	**3,000.00**
Furs and Jewelry			
Wedding band - location is unknown	**Iowa Code § 627.6(1)(a)**	**100.00**	**100.00**
Firearms and Sports, Photographic and Other Hobby Equipment			
Beretta 686 Onyx 20 gauge shotgun	**Iowa Code § 627.6(2)**	**400.00**	**400.00**
Marlin .357 Magnum rifle	**Iowa Code § 627.6(2)**	**100.00**	**100.00**

1 continuation sheets attached to Schedule of Property Claimed as Exempt

B6C (Official Form 6C) (4/13) -- Cont.

In re **John H. Vratsinas**, Debtor   Case No. **13-01085**

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Interests in Insurance Policies			
Phoenix Life and Annuity Company, term policy insuring life of Debtor, named beneficiaries are Debtor's children	**Iowa Code §627.6(6)**	**100%**	**1.00**
Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans			
ICL, Inc. & Affiliates 401(k), market value as of $3/31/2013 - not property of estate	**Iowa Code § 627.6(8)(e) & (f)** **29 U.S.C. § 1056(d)**	**100%** **100%**	**17,943.71**
Other Contingent and Unliquidated Claims of Every Nature			
Debtor was involved motor vehicle acceident in August 2011 and has claim for personal injuries and medical expenses, no suit has been filed	**Iowa Code § 627.6(16)**	**100%**	**Unknown**
Automobiles, Trucks, Trailers, and Other Vehicles			
2006 Ford F-150 pickup	**Iowa Code § 627.6(9)**	**6,500.00**	**6,500.00**
	Total:	**553,633.42**	**1,036,513.71**

Sheet **1** of **1** continuation sheets attached to the Schedule of Property Claimed as Exempt

B6D (Official Form 6D) (12/07)

In re **John H. Vratsinas**, Debtor

Case No. **13-01085**

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor" ,include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community (H W J C)	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. **xx4076** **Bank Iowa** **c/o John Hart, Senior Vice President** **1150 Jordan Creek Parkway** **West Des Moines, IA 50266**	**X**	**-**	**3/1/2007** **Second Mortgage** **Parcel A - West Des Moines, Polk County, Iowa residence - jointly owned by Debtor and non-filing spouse, occupied solely by non-filing spouse for more than 2 years, locally known as 3120 Jordon Grove, West Des Moines,** Value $ **900,000.00**				**231,761.17**	**0.00**
Account No. **William B. Serangeli** **Dickinson, Mackaman Tyler & Hagen, P.C.** **699 Walnut Street, Suite 1600** **Des Moines, IA 50309**			**Representing:** **Bank Iowa** Value $				**Notice Only**	
Account No. **xxx1005** **Bank Iowa** **c/o John Hart, Senior Vice President** **1150 Jordan Creek Parkway** **West Des Moines, IA 50266**	**X**	**-**	**3/7/2008** **First Mortgage** **Parcel C - vacant lot adjoining Clear Lake, Cerro Gordo County, Iowa residence - jointly owned by Debtor and non-filing spouse, Clear Lake residence occupied solely by non-filing spouse for more than 2 years, locally known 1907 S.** Value $ **400,000.00**				**172,831.94**	**0.00**
Account No. **William B. Serangeli** **Dickinson, Mackaman Tyler & Hagen, P.C.** **699 Walnut Street, Suite 1600** **Des Moines, IA 50309**			**Representing:** **Bank Iowa** Value $				**Notice Only**	
			Subtotal (Total of this page)				**404,593.11**	**0.00**

1 continuation sheets attached

B6D (Official Form 6D) (12/07) - Cont.

In re **John H. Vratsinas**, Debtor

Case No. **13-01085**

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	Husband, Wife, Joint, or Community (H W J C)	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. **Bank of America, N.A. Home Loans PO Box 650070 Dallas, TX 75265-0070**	X	-	**10/19/2005 First Mortgage Parcel A - West Des Moines, Polk County, Iowa residence - jointly owned by Debtor and non-filing spouse, occupied solely by non-filing spouse for more than 2 years, locally known as 3120 Jordon Grove, West Des Moines,** Value $ **900,000.00**				**572,878.46**	**0.00**
Account No. **Bank of America, N.A. Customer Service 1800 Tapo Canyon Road Simi Valley, CA 93063**			**Representing: Bank of America, N.A.** Value $				**Notice Only**	
Account No. **Hudson City Savings Bank, FSB c/o CoreLogic Mail Stop: ASGN 1 CoreLogic Drive Roanoke, TX 76262-9823**			**Representing: Bank of America, N.A.** Value $				**Notice Only**	
Account No. **xxx4868** **Nationwide Advantage Mortgage Company PO Box 919000 Des Moines, IA 50391-9000**		-	**3/2007 First Mortgage Parcel B - Clear Lake, Cerro Gordo County, Iowa residence - jointly owned by Debtor and non-filing spouse, occupied solely by non-filing spouse for more than 2 years, locally known as 1905 S. Shore Drive, Clear Lake, Iowa,** Value $ **600,000.00**				**321,222.00**	**0.00**
Account No.			Value $					
Sheet **1** of **1** continuation sheets attached to Schedule of Creditors Holding Secured Claims			Subtotal (Total of this page)				**894,100.46**	**0.00**
			Total (Report on Summary of Schedules)				**1,298,693.57**	**0.00**

B6E (Official Form 6E) (4/13)

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In re **John H. Vratsinas** , Debtor   Case No. **13-01085**

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to $12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to $6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to $2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

■ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* *Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.*

1 continuation sheets attached

B6E (Official Form 6E) (4/13) - Cont.

In re **John H. Vratsinas**, Debtor   Case No. **13-01085**

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	Husband, Wife, Joint, or Community (H W J C)	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	AMOUNT ENTITLED TO PRIORITY
Account No. **Cerro Gordo County Treasurer 220 N. Washington Mason City, IA 50401**		-	**2012-2013 real estate taxes All current year real estate taxes paid; June 2013 tax sale on lot adjoining homestead (Lot 4) redeemed on 6/28/13 from funds in attorney's trust account ($2,362.00)**				**0.00**	**0.00**	**0.00**
Account No. **Internal Revenue Service Kansas City, MO 64999**		-	**Various Numerous federal tax liens have been filed against the Debtor with the Iowa Secretary of State, Polk, Cerro Gordo, Dallas County Recorders, and possibly elsewhere; it is believed that all of the taxes have been paid**				**0.00**	**0.00**	**0.00**
Account No. **Internal Revenue Service Special Procedures Staff Insolvency Group - Stop 5301 210 Walnut Street Des Moines, IA 50309-2109**			**Representing: Internal Revenue Service**				**Notice Only**		
Account No. **Internal Revenue Service 2001 Killebrew Drive, Suite 239 Minneapolis, MN 55425**			**Representing: Internal Revenue Service**				**Notice Only**		
Account No. **Polk County Treasurer 111 Court Avenue Des Moines, IA 50309**		-	**2012-2013 real estate taxes Second installment of real estate taxes due on home (Lot 1) of $5,980.00 and adjoining lot (Outlot Z) of $128.00, plus penalty and interest; tax sale in June 2013**				**6,108.00**	**0.00**	**6,108.00**

Sheet 1 of 1 continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims

	Amount of claim	Amount not entitled to priority	Amount entitled to priority
Subtotal (Total of this page)	**6,108.00**	**0.00**	**6,108.00**
Total (Report on Summary of Schedules)	**6,108.00**	**0.00**	**6,108.00**

B6F (Official Form 6F) (12/07)

In re **John H. Vratsinas**, Debtor

Case No. **13-01085**

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community (H W J C)	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. **421 Fitness, Inc. (Kosama - Cedar Rapids, IA) 7085 C Avenue NE Cedar Rapids, IA 52402**		-	**Unknown Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **xxxx-xxxxxx-x1001** **American Express Attn: Customer Service PO Box 981535 El Paso, TX 79998-1535**		-	**Various Credit card purchases and charges**				**39,237.14**
Account No. **American Express Attn: Customer Service PO Box 981537 El Paso, TX 79998-1535**			**Representing: American Express**				**Notice Only**
Account No. **Availon, Inc. (SSB) 3060 SE Grimes Boulevard Grimes, IA 50111-5007**		-	**Unknown Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**

29 continuation sheets attached

Subtotal (Total of this page) **39,237.14**

B6F (Official Form 6F) (12/07) - Cont.

In re **John H. Vratsinas**, Debtor — Case No. **13-01085**

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community (H W J C)	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. Ballenger Chiropractic, PLLC 165 S. Jordan Creek Parkway, Suite 110 West Des Moines, IA 50266		-	Unknown Customer or client of one or more entities owned or operated by Debtor, disputed	X		X	Unknown
Account No. x0629 Bank Iowa c/o John Hart, Senior Vice President 1150 Jordan Creek Parkway West Des Moines, IA 50266	X	-	10/9/2010 Personal guaranty of debt of Cheyenne 1019, L.L.C., debt secured by warehouse at 1019 Cheyenne Avenue, Kansas City, Kansas; real estate should have sufficient value to fully pay mortgage	X			133,003.84
Account No. William B. Serangeli Dickinson, Mackaman Tyler & Hagen, P.C. 699 Walnut Street, Suite 1600 Des Moines, IA 50309			Representing: Bank Iowa				Notice Only
Account No. x0977 Bank Iowa c/o John Hart, Senior Vice President 1150 Jordan Creek Parkway West Des Moines, IA 50266	X	-	10/18/2010 Personal guaranty of MycoInnovative, Inc., f/k/a John Vratsianas Commercial Builders, Inc. debt; note secured by security agreement given by corporation, mortgage on vacant lot in Clear Lake, Iowa & mortgage on Cheyenne 1019, LLC warehouse	X			137,594.05
Account No. William B. Serangeli Dickinson, Mackaman Tyler & Hagen, P.C. 699 Walnut Street, Suite 1600 Des Moines, IA 50309			Representing: Bank Iowa				Notice Only

Sheet no. 1 of 29 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page): **270,597.89**

B6F (Official Form 6F) (12/07) - Cont.

In re **John H. Vratsinas**, Debtor — Case No. **13-01085**

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community (H W J C)	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. **Bank Iowa** **c/o John Hart, Senior Vice President** **1150 Jordan Creek Parkway** **West Des Moines, IA 50266**		-	**Personal guaranty of debt of Fox Lake (Illinois) development, judgment entered**	X			**2,866,749.44**
Account No. **William B. Serangeli** **Dickinson, Mackaman Tyler & Hagen, P.C.** **699 Walnut Street, Suite 1600** **Des Moines, IA 50309**			**Representing:** **Bank Iowa**				**Notice Only**
Account No. **Bank Iowa** **c/o John Hart, Senior Vice President** **1150 Jordan Creek Parkway** **West Des Moines, IA 50266**		-	**Personal guaranty of debt of DDP Norwalk #1, LLC; secured by security agreement given by corporaton & mortgage on Warren County real estate, mortgage foreclosure action filed**	X			**526,314.00**
Account No. **William B. Serangeli** **Dickinson, Mackaman Tyler & Hagen, P.C.** **699 Walnut Street, Suite 1600** **Des Moines, IA 50309**			**Representing:** **Bank Iowa**				**Notice Only**
Account No. **Bank Iowa** **c/o John Hart, Senior Vice President** **1150 Jordan Creek Parkway** **West Des Moines, IA 50266**		-	**Personal guaranty of debt of River Glen Center, LLC debt**	X			**297,000.00**

Sheet no. **2** of **29** sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page) **3,690,063.44**

B6F (Official Form 6F) (12/07) - Cont.

In re **John H. Vratsinas**, Debtor   Case No. **13-01085**

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community (H W J C)	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. William B. Serangeli Dickinson, Mackaman Tyler & Hagen, P.C. 699 Walnut Street, Suite 1600 Des Moines, IA 50309			Representing: Bank Iowa				Notice Only
Account No. xxxx-xxxx-xxxx-9290 Bank of America, N.A. PO Box 982235 El Paso, TX 79998-2235		-	Various Credit card purchases and charges				11,963.43
Account No. xxxx-xxxx-xxxx-8400 Bank of America, N.A. PO Box 982235 El Paso, TX 79998-2235		-	Various Credit card purchases and charges				22,625.75
Account No. Bank of the West 700 1st Avenue NE Cedar Rapids, IA 52402		-	Unknown Personal guaranty of Cayuse Capital Management, LLC debt				Unknown
Account No. Bank of the West 13220 California Street Omaha, NE 68154			Representing: Bank of the West				Notice Only

Sheet no. 3 of 29 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page) 34,589.18

B6F (Official Form 6F) (12/07) - Cont.

In re **John H. Vratsinas**, Debtor

Case No. **13-01085**

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community (H W J C)	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. **Bekkwith's Bakery LLC** **107 NE Delaware Avenue, Suite 4** **Ankeny, IA 50021**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **Big City Burgers and Greens, LLC** **(DSM Catering)** **400 Locust Street, Suite 193** **Des Moines, IA 50309**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **Biodynamics/North American Protein Inc.** **PO Box 2507** **Ames, IA 50010**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **Biovance** **11515 N. 84th Street** **Omaha, NE 68122**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **Biovance Texas** **11515 N. 84th Street** **Omaha, NE 68122**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**

Sheet no. **4** of **29** sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page) **0.00**

B6F (Official Form 6F) (12/07) - Cont.

In re **John H. Vratsinas**, Debtor | Case No. **13-01085**

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. **Blizzard Communications, LLC** **1906 Ingersoll Avenue, Suite 13** **Des Moines, IA 50309**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **Blue Frog Graphics LLC** **764 76th Street** **West Des Moines, IA 50266**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **Blue Ridge Dental** **2905 Rockfish Valley Highway** **Nellysford, VA 22958**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **Drs. Rice and Associates, LLC** **2905 Rockfish Valley Highway** **Nellysford, VA 22958**			**Representing:** **Blue Ridge Dental**				**Notice Only**
Account No. **Bob Oliver Heating & Air Conditioning LC** **115 12th Street** **West Des Moines, IA 50265**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**

Sheet no. 5 of 29 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page): **0.00**

B6F (Official Form 6F) (12/07) - Cont.

In re **John H. Vratsinas**, Debtor

Case No. **13-01085**

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community (H W J C)	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. **Bridge Street Dental Consulting LLC** **200 East Bridge Street** **Wausau, WI 54403**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **Cache Bake Shoppe, LLC** **2233 NW 111th Street** **Clive, IA 50325**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **Capella Salon, LLC** **2211 NW 111th Street** **Clive, IA 50325**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **Capital Ideas** **115 Glenview Drive** **Des Moines, IA 50312**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **CBT, LLC** **(Kosama Ames, LLC)** **546 Main Street** **Ames, IA 50010**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**

Sheet no. 6 of 29 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page): **0.00**

B6F (Official Form 6F) (12/07) - Cont.

In re **John H. Vratsinas**, Debtor — Case No. **13-01085**

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community (H W J C)	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. **Cellencor, Inc.** **2325 N. Loop Drive** **Ames, IA 50010**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **xxxx-xxxx-xxxx-8500** **Chase Card Services** **Cardmember Service** **PO Box 15298** **Wilmington, DE 19850**		-	**Various** **Credit card purchases and charges**				**573.13**
Account No. **xxxx-xxxx-xxxx-6370** **Chase Card Services** **Cardmember Service** **PO Box 15298** **Wilmington, DE 19850**		-	**Various** **Credit card purchases and charges**				**2,086.55**
Account No. **xxxx-xxxx-xxxx-3320** **Chase Card Services** **Cardmember Service** **PO Box 15298** **Wilmington, DE 19850**		-	**Various** **Credit card purchases and charges**				**12,294.96**
Account No. **xxxx-xxxx-xxxx-4170** **Chase Card Services** **Cardmember Service** **PO Box 15298** **Wilmington, DE 19850**		-	**Various** **Credit card purchases and charges**				**12,294.96**

Sheet no. 7 of 29 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page) **27,249.60**

B6F (Official Form 6F) (12/07) - Cont.

In re **John H. Vratsinas**, Debtor

Case No. **13-01085**

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community (H W J C)	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxx-xxxx-xxxx-7240 Chase Card Services Cardmember Service PO Box 15298 Wilmington, DE 19850		-	Various Credit card purchases and charges				7,568.62
Account No. xxxx-xxxx-xxxx-2480 Chase Card Services Cardmember Service PO Box 15298 Wilmington, DE 19850		-	Various Credit card purchases and charges				7,414.28
Account No. Chiropractic in Motion, Inc. 4150 Westown Parkway, Suite 201 West Des Moines, IA 50266		-	Unknown Customer or client of one or more entities owned or operated by Debtor, disputed	X		X	Unknown
Account No. xxxx-xxxx-xxxx-xxxx Citibank Credit Card Services PO Box 6500 Sioux Falls, SD 57117-6500		-	Varioius Credit card purchases and charges				564.83
Account No. Complete Healty & Fitness, LLC (Kosama - Kansas City, MO) 4833 Timberline Drive West Des Moines, IA 50265		-	Unknown Customer or client of one or more entities owned or operated by Debtor, disputed	X		X	Unknown

Sheet no. 8 of 29 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page) **15,547.73**

B6F (Official Form 6F) (12/07) - Cont.

In re **John H. Vratsinas**, Debtor

Case No. **13-01085**

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community (H W J C)	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. **Concept Design Construction LLC** **3217 Vine Street** **West Des Moines, IA 50265**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **Concrete Connection LLC** **PO Box 65026** **West Des Moines, IA 50265**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **Connie A. Miller, DDS** **675 S. 11th Street** **Marion, IA 52302**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **Cyril Ann Mandelbaum, CPA** **4500 Westown Parkway, Suite 125** **West Des Moines, IA 50266**		-	**2012-2013** **Accounting and valuation services**				**Unknown**
Account No. **DAD Fitness LLC** **(Kosama - Sioux City, IA - Hamilton)** **304 East Pinhurst** **Dakota Dunes, SD 57049**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**

Sheet no. 9 of 29 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page): **0.00**

B6F (Official Form 6F) (12/07) - Cont.

In re **John H. Vratsinas**, Debtor — Case No. **13-01085**

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. **Darren D. Schlapkohl c/o Douglas Lindstrom Lane & Waterman 220 North Main Street, Suite 600 Davenport, IA 52801**		-	**Various Judgment in shareholder derivative action involving John Vratsinas Commercial Builders, Inc., n/k/a MycoInnovations, Inc.**				**1,330,000.00**
Account No. **Donald F. Neiman Bradshaw, Flowler, Proctor & Fairgrave 801 Grand Avenue, Suite 3700 Des Moines, IA 50309-8004**			**Representing: Darren D. Schlapkohl**				**Notice Only**
Account No. **Lane & Waterman c/o Douglas Lindstrom 220 North Main Street, Suite 600 Davenport, IA 52801**			**Representing: Darren D. Schlapkohl**				**Notice Only**
Account No. **DCID2WIN, LLC (Kosama - Altoona, IA) 3160 8th Street SW, Suites J & K Altoona, IA 50009**		-	**Unknown Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **Des Moines Downtown Chamber of Commerce 301 Grand Avenue Des Moines, IA 50310**		-	**Unknown Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**

Sheet no. 10 of 29 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page) **1,330,000.00**

B6F (Official Form 6F) (12/07) - Cont.

In re **John H. Vratsinas**, Debtor

Case No. **13-01085**

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community (H W J C)	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. **DeWitt Painting, Inc.** **3921 Delaware, Suite 4** **Des Moines, IA 50313**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **DKM, LLC** **(Kosama - Lincoln, NE)** **9145 Wildlife Road** **Lincoln, NE 68512**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **Dogwood Lodge, LLC** **5806 NW 106th Street** **Johnston, IA 50131**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **Dos Rios, LLC** **316 Court Avenue** **Des Moines, IA 50309**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **DRM Development, Inc.** **4600 Hubbell Avenue** **Des Moines, IA 50317**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**

Sheet no. **11** of **29** sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page) **0.00**

B6F (Official Form 6F) (12/07) - Cont.

In re **John H. Vratsinas**, Debtor

Case No. **13-01085**

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. **Exec1 Aviation, Inc.** **3700 SE Convenience Boulevard** **Ankeny, IA 50021**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **Fitness is Our Business Inc.** **(Kosama - Lenexa, KS)** **8625 Hauser Court** **Lenexa, KS 66215**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **Fleur de lis Dental, Inc.** **6000 Fleur de lis Drive** **New Orleans, LA 70124**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **Fun For Matt WDM, LLC** **(Kosama - West Des Moines, IA)** **1718 Frazier Avenue** **Des Moines, IA 50315**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **Fun for the Family Sioux City LLC** **(Sioux City, IA - Morningside)** **304 East Pinehurst** **Dakota Dunes, SD 57049**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**

Sheet no. 12 of 29 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page): **0.00**

B6F (Official Form 6F) (12/07) - Cont.

In re **John H. Vratsinas**, Debtor   Case No. **13-01085**

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community (H W J C)	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. **Gannon Real Estate & Consulting 56722 241st Street Ames, IA 50010**		-	**Unknown Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **xxxx-xxxx-xxxx-xxxx** **GE Capital (Paypal) PO Box 965005 Orlando, FL 32896**		-	**Various Credit card purchases and charges**				**Unknown**
Account No. **George L. Reese 1118 SE Mallard Creek Drive Ankeny, IA 50021**		-	**Various Judgment in shareholder derivative action with Darren D. Schlapkohl, debt amount listed under Darren D. Schlapkohl**				**0.00**
Account No. **Donald F. Neiman Bradshaw, Flowler, Proctor & Fairgrave 801 Grand Avenue, Suite 3700 Des Moines, IA 50309-8004**			**Representing: George L. Reese**				**Notice Only**
Account No. **Lane & Waterman c/o Douglas Lindstrom 220 North Main Street, Suite 600 Davenport, IA 52801**			**Representing: George L. Reese**				**Notice Only**

Sheet no. **13** of **29** sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page) **0.00**

B6F (Official Form 6F) (12/07) - Cont.

In re **John H. Vratsinas**, Debtor

Case No. **13-01085**

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. **Gracious Home Care LLC** **320 Raritan Avenue, Suite 210** **Highland Park, NJ 08904**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed; lawsuit filed**	X		X	**Unknown**
Account No. **Ofenbakh Law Firm, PLLC** **3132 104th Street** **Urbandale, IA 50322**			**Representing:** **Gracious Home Care LLC**				**Notice Only**
Account No. **Green Grounds Cafe** **117 5th Street** **West Des Moines, IA 50265**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **Clean & Green Hose Cleaning, Inc.** **117 5th Street** **West Des Moines, IA 50265**			**Representing:** **Green Grounds Cafe**				**Notice Only**
Account No. **xxx7187** **HCC Surety** **601 S. Figueroa Street, Suite 1600** **Los Angeles, CA 90017**		-	**Unknown** **Personal guaranty of construction bond related to California project of construction company**				**9,535.00**

Sheet no. **14** of **29** sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page) **9,535.00**

B6F (Official Form 6F) (12/07) - Cont.

In re **John H. Vratsinas**, Debtor

Case No. **13-01085**

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. **Heartland Bottling, Inc.** **101 SE 3rd Street** **Des Moines, IA 50309**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **Home Care With Love** **320 Raritan Avenue, Suite 210** **Highland Park, NJ 08904**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed; lawsuit filed**	X		X	**Unknown**
Account No. **Ofenbakh Law Firm, PLLC** **3132 104th Street** **Urbandale, IA 50322**			**Representing:** **Home Care With Love**				**Notice Only**
Account No. **ICED by Naomi, LLC** **2233 NW 111th Street** **Clive, IA 50325**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **Information Specialist** **15403 Aurora Avenue** **Urbandale, IA 50323**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**

Sheet no. **15** of **29** sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page) **0.00**

B6F (Official Form 6F) (12/07) - Cont.

In re **John H. Vratsinas**, Debtor   Case No. **13-01085**

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community (H W J C)	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. **Innovative Fitness LLC** **(Kosama - Leawood, KS)** **4800 W. 135th Street, Suites 150 & 160** **Leawood, KS 66224**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **Insight Wealth Group, LLC** **13001 University Avenue** **Clive, IA 50325**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **InstaPro (HAP, LLC)** **4043 120th Street** **Urbandale, IA 50323**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **Iowa Barnstormers** **833 5th Avenue** **Des Moines, IA 50309**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **Iowa Energy, LLC** **833 5th Avenue** **Des Moines, IA 50309**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**

Sheet no. **16** of **29** sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page) **0.00**

B6F (Official Form 6F) (12/07) - Cont.

In re **John H. Vratsinas**, Debtor

Case No. **13-01085**

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community (H W J C)	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. **Iowa Foster & Adoptive Parents Assn, Inc** **6864 NE 14th Street, Suite 5** **Ankeny, IA 50023**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **Iowa Insurance Consultants, Inc.** **315 SW Maple, Suite A** **Ankeny, IA 50023**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **Jackson Center for Smiles** **1437 Old Square Road, Suite 203** **Jackson, MS 39211**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **JADO II, LLC** **(Kosama - Madison, WI)** **7475 Mineral Point Road, Suite 48** **Madison, WI 53717**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **JTW Fitness LLC** **(Kosama - Sioux Falls, SD)** **6205 S. Old Village Place** **Sioux Falls, SD 57108**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**

Sheet no. **17** of **29** sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page) **0.00**

B6F (Official Form 6F) (12/07) - Cont.

In re **John H. Vratsinas**, Debtor   Case No. **13-01085**

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community (H W J C)	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. **KB Electric Inc.** **808 Linden Street** **Dallas Center, IA 50063**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **Kosama-Corp/Clive, LLC** **1300 100th Street, Suite 2000** **Clive, IA 50325**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **Lambert Dental P.C.** **6480 Highway 11 N** **Carriere, MS 39426**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **Lane & Waterman** **c/o Douglas Lindstrom** **220 North Main Street, Suite 600** **Davenport, IA 52801**		-	**4/10/2013** **Legal fees and expenses on behalf of Plaintiffs in shareholder derivative action**				**175,198.11**
Account No. **Lane Insurance** **1225 Sunset Drive** **Norwalk, IA 50211**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**

Sheet no. **18** of **29** sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page) **175,198.11**

B6F (Official Form 6F) (12/07) - Cont.

In re **John H. Vratsinas**, Debtor Case No. **13-01085**

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community (H W J C)	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. **Linda Harvey** **3504 SW 7th Street** **Des Moines, IA 50315**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **Locke Lord Law Firm** **2200 Ross Avenue** **Dallas, TX 75201**		-	**Unknown** **Legal fees and expenses re various Texas lawsuits**				**125,000.00**
Account No. **Lone Wolf Construction Inc.** **15603 Winston Avenue** **Urbandale, IA 50323**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **Modern Technology Solutions** **4104 SW Semersby Blvd** **Ankeny, IA 50023**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **MORE Practice Coaching, LLC** **(Excellence in Dentistry)** **3211 Grantline Road, Suite 10** **New Albany, IN 47150**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**

Sheet no. **19** of **29** sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page) **125,000.00**

B6F (Official Form 6F) (12/07) - Cont.

In re **John H. Vratsinas**, Debtor — Case No. **13-01085**

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community (H W J C)	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. **Morgan, Lewis & Bockius, LP** **c/o Richard Pearl & Morgan Lewis** **77 West Wacker Drive** **Sixth Floor** **Chicago, IL 60601**		-	**Legal fees and expenses re Fox Lake (Illinois) development lawsuit**				**28,829.55**
Account No. **MycoInnovations, Inc.** **c/o Douglas Lindstrom** **Lane & Waterman** **220 North Main Street, Suite 600** **Davenport, IA 52801**		-	**4/10/13** **Judgment in shareholder derivative action with Darren D. Schlapkohl, debt amount listed under Darren D. Schlapkohl**				**0.00**
Account No. **Donald F. Neiman** **Bradshaw, Flowler, Proctor & Fairgrave** **801 Grand Avenue, Suite 3700** **Des Moines, IA 50309-8004**			**Representing:** **MycoInnovations, Inc.**				**Notice Only**
Account No. **xxxxxxxxxxxx** **Nebraska Furniture Mart** **PO Box 3456** **Omaha, NE 68103**	X	-	**No unpaid charges by Debtor; not sure about charges by non-filing spouse**				**Unknown**
Account No. **North Twin, LLC** **(Kosama - Cedar Falls, IA)** **2836 200th Street** **Hardy, IA 50545**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**

Sheet no. 20 of 29 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page) **28,829.55**

B6F (Official Form 6F) (12/07) - Cont.

In re **John H. Vratsinas**, Debtor

Case No. **13-01085**

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. **O'Bannon Bros Vending, Inc.** **1930 SE 41st Street** **Grimes, IA 50111**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **Pairadoc PC** **(Creative Comforts Veterinary Hospital)** **1555 SE Delaware Avenue, Suite L** **Ankeny, IA 50021**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **Patrick Van Nice Interiors, LLC** **650 South Prairie View Drive, Suite 125** **West Des Moines, IA 50266**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **Plant Life Designs, LLC** **1420 66th Street** **Windsor Heights, IA 50324**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **Plaza Dental Group, P.C.** **1089 Jordan Creek Parkway, Suite 100** **West Des Moines, IA 50266**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**

Sheet no. 21 of 29 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page): **0.00**

B6F (Official Form 6F) (12/07) - Cont.

In re **John H. Vratsinas**, Debtor

Case No. **13-01085**

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community (H W J C)	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. **Plumbing Technologies** **412 S. Division Street** **Stuart, IA 50250**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **Priority Excavating, LLC** **773 NE 47th Place** **Des Moines, IA 50313**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **Pro Business Enterprise Inc.** **12257 University Avenue, Suite 206** **Clive, IA 50325**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **QC Fitness LLC** **(Kosama - Davenport, IA)** **1430 East 52nd Street, Suites 5 & 6** **Davenport, IA 52807**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **RDS Enterprises Inc.** **c/o Karen Ensley** **Cutler Smith P.C.** **12750 Merit Drive, Suite 1450** **Dallas, TX 75251**		-	**Unknown** **Judgment in Texas on construction project**				**106,761.40**

Sheet no. 22 of 29 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page): **106,761.40**

B6F (Official Form 6F) (12/07) - Cont.

In re **John H. Vratsinas**, Debtor — Case No. **13-01085**

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community (H W J C)	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. **Reset Management Services, Inc. (Pohlman Chiropractic) 1300 NW 100th Street, Suite 1000 Clive, IA 50325**		-	**Unknown Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **Retirement Solutions Group, Inc. 5550 Wild Rose Lane, Suite 400 West Des Moines, IA 50266**		-	**Unknown Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **Rev2Marketing LLC 764 76th Street West Des Moines, IA 50266**		-	**Unknown Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **Riveria Dental Care P.C. 198 Country Road 20 West Foley, AL 36535**		-	**Unknown Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **Samuelson Marketing Group, LLC (DBA Kosama Highlands Ranch) 7150 E. County Line Road Highlands Ranch, CO 80126**		-	**Unknown Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**

Sheet no. 23 of 29 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page): **0.00**

B6F (Official Form 6F) (12/07) - Cont.

In re **John H. Vratsinas**, Debtor — Case No. **13-01085**

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community (H W J C)	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. **Schooler Medical Professionals, Inc. 1045 76th Street, Suite 1050 West Des Moines, IA 50266**		-	**Unknown Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **Shari K's Estate Jewelry, LLC 223 Lincoln Way Ames, IA 50010**		-	**Unknown Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **Shoreline Dental Care LLC 369 Main Street West Haven, CT 06516**		-	**Unknown Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **Slash Web Studios, LLC 507 E. 21st Street Atlantic, IA 50022**		-	**Unknown Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **South Des Moines Veterinary Center Inc. 6301 Southwest 9th Street Des Moines, IA 50315**		-	**Unknown Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**

Sheet no. **24** of **29** sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page): **0.00**

B6F (Official Form 6F) (12/07) - Cont.

In re **John H. Vratsinas**, Debtor

Case No. **13-01085**

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. Sporer & Flanagan LLC 108 Third Street, Suite 322 Des Moines, IA 50309		-	Unknown Customer or client of one or more entities owned or operated by Debtor, disputed	X		X	Unknown
Account No. Stacy Ann Vratsinas 3120 Jordan Grove West Des Moines, IA 50266		-	4/12/02 Temporary child support ordered of $6,000.00 per month, believed to be current to payment due 7/1/13				Unknown
Account No. Robert H. Laden Attorney at Law 3231 East Euclid Avenue, Suite 300 Des Moines, IA 50317			Representing: Stacy Ann Vratsinas				Notice Only
Account No. Stacy Ann Vratsinas 3120 Jordan Grove West Des Moines, IA 50266		-	4/12/02 Temporary attorney fees ordered, believe paid in full			X	0.00
Account No. Robert H. Laden Attorney at Law 3231 East Euclid Avenue, Suite 300 Des Moines, IA 50317			Representing: Stacy Ann Vratsinas				Notice Only

Sheet no. 25 of 29 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page) **0.00**

B6F (Official Form 6F) (12/07) - Cont.

In re **John H. Vratsinas**, Debtor

Case No. **13-01085**

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community (H W J C)	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. **Stacy Ann Vratsinas** **3120 Jordan Grove** **West Des Moines, IA 50266**		-	**4/12/02** **Expert witness fees ordered**				**10,000.00**
Account No. **Robert H. Laden** **Attorney at Law** **3231 East Euclid Avenue, Suite 300** **Des Moines, IA 50317**			**Representing:** **Stacy Ann Vratsinas**				**Notice Only**
Account No. **Stacy Ann Vratsinas** **3120 Jordan Grove** **West Des Moines, IA 50266**		-	**4/12/02** **Court ordered obligation to pay certain costs, expenses and debts, not all of which have been paid**				**Unknown**
Account No. **Robert H. Laden** **Attorney at Law** **3231 East Euclid Avenue, Suite 300** **Des Moines, IA 50317**			**Representing:** **Stacy Ann Vratsinas**				**Notice Only**
Account No. **xxxxxx1389** **State of Kansas** **200 SE 7th Street** **Topeka, KS 66603**		-	**Unknown** **Claim for income taxes for unknown year or reason**			**X**	**2,207.00**

Sheet no. **26** of **29** sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page) **12,207.00**

B6F (Official Form 6F) (12/07) - Cont.

In re **John H. Vratsinas**, Debtor

Case No. **13-01085**

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community (H W J C)	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. **Swanson E Assistant, LLC** **5824 Vista Drive** **West Des Moines, IA 50266**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **The Village at Allen LP** **5710 Lyndon B. Johnson Freeway** **Suite 450** **Dallas, TX 75240**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **Titan Outdoor Care, LLC** **PO Box 260** **Grimes, IA 50111**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **Trine Marketing Services, LLC** **7534 Hickman Road** **Windsor Heights, IA 50324**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **UNC's Cheesecake, Inc.** **2233 NW 111th Street** **Clive, IA 50325**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**

Sheet no. **27** of **29** sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page) **0.00**

B6F (Official Form 6F) (12/07) - Cont.

In re **John H. Vratsinas**, Debtor

Case No. **13-01085**

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community (H W J C)	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. **Urbandale Golf & Country Club, Inc.** **4000 86th Street** **Urbandale, IA 50322**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **xxxx-xxxx-xxxx-2270** **USAA Credit Card Services** **PO Box 65020** **San Antonio, TX 78265-5020**		-	**Credit card purchases and charges**				**23,823.56**
Account No. **Vital Point Technologies, LLC** **7425 Wistful Vista Drive, Unit 1103** **West Des Moines, IA 50266**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **Webster Capital Finance, Inc.** **3 Farm Glen Blvd #102** **Farmington, CT 06032**		-	**Personal guaranty of debt of Flathead Aviation, L.L.C. related to the purchase of a Beechcraft airplane, plane has been surrendered, lawsuit filed for deficiency following sale**				**499,528.99**
Account No. **Howard K. Levine** **Carmody & Torrance LLP** **195 Church Street, 18th Floor** **PO Box 1950** **New Haven, CT 06509-1950**			**Representing:** **Webster Capital Finance, Inc.**				**Notice Only**

Sheet no. **28** of **29** sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page) **523,352.55**

B6F (Official Form 6F) (12/07) - Cont.

In re **John H. Vratsinas**, Debtor

Case No. **13-01085**

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. **Wildlife Hertiage Foundation of Wyoming** **516 South Greeley Hwy** **Cheyenne, WY 82007**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No. **Wyoming Community Foundation** **313 South 2nd Street** **Laramie, WY 82070**		-	**Unknown** **Customer or client of one or more entities owned or operated by Debtor, disputed**	X		X	**Unknown**
Account No.							
Account No.							
Account No.							

Sheet no. **29** of **29** sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page): **0.00**

Total (Report on Summary of Schedules): **6,388,168.59**

B6G (Official Form 6G) (12/07)

In re **John H. Vratsinas**, Debtor

Case No. **13-01085**

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

0 continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

B6H (Official Form 6H) (12/07)

In re **John H. Vratsinas**, Debtor

Case No. **13-01085**

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Cheyenne 1019, L.L.C. c/o John H. Vratsinas 1905 South Shore Drive Clear Lake, IA 50428	**Bank Iowa c/o John Hart, Senior Vice President 1150 Jordan Creek Parkway West Des Moines, IA 50266**
Cheyenne Capital Partners, L.L.C. c/o John H. Vratsinas 1905 South Shore Drive Clear Lake, IA 50428	**Bank Iowa c/o John Hart, Senior Vice President 1150 Jordan Creek Parkway West Des Moines, IA 50266**
Darren D. Schlapkohl c/o Douglas Lindstrom Lane & Waterman 220 North Main Street, Suite 600 Davenport, IA 52801	**Bank Iowa c/o John Hart, Senior Vice President 1150 Jordan Creek Parkway West Des Moines, IA 50266**
DDP Norwalk I, LLC c/o John H. Vratsinas 1905 South Shore Drive Clear Lake, IA 50428	**Bank Iowa c/o John Hart, Senior Vice President 1150 Jordan Creek Parkway West Des Moines, IA 50266**
MycoInnovative, Inc. f/k/a John Vratsinas Commercial Builder, c/o John H. Vratsinas 1905 South Shore Drive Clear Lake, IA 50428	**Bank Iowa c/o John Hart, Senior Vice President 1150 Jordan Creek Parkway West Des Moines, IA 50266**
Ozark Leasing, LLC c/o John H. Vratsinas 1905 South Shore Drive Clear Lake, IA 50428	**Bank Iowa c/o John Hart, Senior Vice President 1150 Jordan Creek Parkway West Des Moines, IA 50266**
Stacy A. Vratsinas 3120 Jordan Grove West Des Moines, IA 50265	**Bank of America, N.A. Home Loans PO Box 650070 Dallas, TX 75265-0070**
Stacy A. Vratsinas 3120 Jordan Grove West Des Moines, IA 50265	**Bank Iowa c/o John Hart, Senior Vice President 1150 Jordan Creek Parkway West Des Moines, IA 50266**
Stacy A. Vratsinas 3120 Jordan Grove West Des Moines, IA 50265	**Nebraska Furniture Mart PO Box 3456 Omaha, NE 68103**

1 continuation sheets attached to Schedule of Codebtors

In re **John H. Vratsinas**, Debtor

Case No. **13-01085**

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Stacy A.Vratsinas **3120 Jordan Grove** **West Des Moines, IA 50265**	**Bank Iowa** **c/o John Hart, Senior Vice President** **1150 Jordan Creek Parkway** **West Des Moines, IA 50266**

Sheet **1** of **1** continuation sheets attached to the Schedule of Codebtors

B6I (Official Form 6I) (12/07)

In re **John H. Vratsinas** Case No. **13-01085**

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Separated	RELATIONSHIP(S): **None.**	AGE(S):

Employment:	DEBTOR	SPOUSE
Occupation	**Vice President of Operations**	
Name of Employer	**Bianco Bio India Pvt Ltd.**	
How long employed	**Since January 1, 2013**	
Address of Employer	**Pune, India**	

INCOME: (Estimate of average or projected monthly income at time case filed)	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	$ **6,350.00**	$ **N/A**
2. Estimate monthly overtime	$ **0.00**	$ **N/A**
3. SUBTOTAL	$ **6,350.00**	$ **N/A**
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	$ **0.00**	$ **N/A**
b. Insurance	$ **0.00**	$ **N/A**
c. Union dues	$ **0.00**	$ **N/A**
d. Other (Specify): **Indian taxes (approximately 30% of gross)**	$ **1,905.00**	$ **N/A**
	$ **0.00**	$ **N/A**
5. SUBTOTAL OF PAYROLL DEDUCTIONS	$ **1,905.00**	$ **N/A**
6. TOTAL NET MONTHLY TAKE HOME PAY	$ **4,445.00**	$ **N/A**
7. Regular income from operation of business or profession or farm (Attach detailed statement)	$ **0.00**	$ **N/A**
8. Income from real property	$ **0.00**	$ **N/A**
9. Interest and dividends	$ **0.00**	$ **N/A**
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	$ **0.00**	$ **N/A**
11. Social security or government assistance (Specify):	$ **0.00**	$ **N/A**
	$ **0.00**	$ **N/A**
12. Pension or retirement income	$ **0.00**	$ **N/A**
13. Other monthly income (Specify):	$ **0.00**	$ **N/A**
	$ **0.00**	$ **N/A**
14. SUBTOTAL OF LINES 7 THROUGH 13	$ **0.00**	$ **N/A**
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	$ **4,445.00**	$ **N/A**
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	$ **4,445.00**	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

B6J (Official Form 6J) (12/07)

In re **John H. Vratsinas** Case No. **13-01085**

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	$	**2,117.00**
a. Are real estate taxes included? Yes ___ No **X**		
b. Is property insurance included? Yes ___ No **X**		
2. Utilities: a. Electricity and heating fuel	$	**450.00**
b. Water and sewer	$	**130.00**
c. Telephone	$	**147.00**
d. Other **See Detailed Expense Attachment**	$	**676.00**
3. Home maintenance (repairs and upkeep)	$	**150.00**
4. Food	$	**1,284.00**
5. Clothing	$	**440.00**
6. Laundry and dry cleaning	$	**46.00**
7. Medical and dental expenses	$	**770.00**
8. Transportation (not including car payments)	$	**272.00**
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	$	**125.00**
10. Charitable contributions	$	**0.00**
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	$	**1,023.00**
b. Life	$	**325.00**
c. Health	$	**1,460.00**
d. Auto	$	**837.00**
e. Other	$	**0.00**
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) **See Detailed Expense Attachment**	$	**107.00**
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	$	**0.00**
b. Other **See Detailed Expense Attachment**	$	**8,845.00**
14. Alimony, maintenance, and support paid to others	$	**0.00**
15. Payments for support of additional dependents not living at your home	$	**0.00**
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	$	**0.00**
17. Other **See Detailed Expense Attachment**	$	**1,235.00**
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	$	**20,439.00**

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

Debtor expects a raise but date and amount are unknown

20. STATEMENT OF MONTHLY NET INCOME

a.	Average monthly income from Line 15 of Schedule I	$	**4,445.00**
b.	Average monthly expenses from Line 18 above	$	**20,439.00**
c.	Monthly net income (a. minus b.)	$	**-15,994.00**

B6J (Official Form 6J) (12/07)

In re John H. Vratsinas Case No. 13-01085

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Detailed Expense Attachment

Other Utility Expenditures:

Garbage	$ 25.00
Cable TV & internet	$ 251.00
Cellular telephone	$ 400.00
Total Other Utility Expenditures	$ 676.00

Specific Tax Expenditures:

Real estate taxes-Clear Lake	$ 1.00
Real estate taxes-Des Moines	$ 1.00
Other	$ 105.00
Total Tax Expenditures	$ 107.00

Other Installment Payments:

Des Moines home BOA first mortgage	$ 3,845.00
Des Moines home Bank Iowa second mortgage	$ 3,200.00
Clear Lake adjoining lot Bank Iowa mortgage	$ 1,800.00
Total Other Installment Payments	$ 8,845.00

Other Expenditures:

Food away from home	$ 300.00
Household supplies	$ 180.00
Prescription medications	$ 220.00
Haircuts	$ 140.00
School fees	$ 25.00
School lunches	$ 120.00
Children activities-daughter 1	$ 75.00
Children activities-daughter 2	$ 75.00
Tobacco	$ 100.00
Total Other Expenditures	$ 1,235.00

B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court
Northern District of Iowa

In re **John H. Vratsinas**, Debtor(s) — Case No. **13-01085**, Chapter **7**

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **56** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **June 28, 2013**

Signature **/s/ John H. Vratsinas**
John H. Vratsinas
Debtor

Penalty for making a false statement or concealing property: Fine of up to $500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF IOWA

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation ($245 filing fee, $46 administrative fee, $15 trustee surcharge: Total Fee $306)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income ($235 filing fee, $46 administrative fee: Total fee $281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization ($1,167 filing fee, $46 administrative fee: Total fee $1,213)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman ($200 filing fee, $46 administrative fee: Total fee $246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

B 201B (Form 201B) (12/09)

United States Bankruptcy Court
Northern District of Iowa

In re **John H. Vratsinas** Case No. **13-01085**
Debtor(s) Chapter **7**

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

John H. Vratsinas X **/s/ John H. Vratsinas** **June 28, 2013**
Printed Name(s) of Debtor(s) Signature of Debtor Date

Case No. (if known) **13-01085** X
Signature of Joint Debtor (if any) Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

B22A (Official Form 22A) (Chapter 7) (04/13)

In re **John H. Vratsinas**
Debtor(s)
Case Number: **13-01085**
(If known)

According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this statement):

☐ **The presumption arises.**

■ **The presumption does not arise.**

☐ **The presumption is temporarily inapplicable.**

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by § 707(b)(2)(C).

Part I. MILITARY AND NON-CONSUMER DEBTORS	
1A	**Disabled Veterans.** If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement. ☐ **Declaration of Disabled Veteran.** By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).
1B	**Non-consumer Debtors.** If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement. ■ **Declaration of non-consumer debts.** By checking this box, I declare that my debts are not primarily consumer debts.
1C	**Reservists and National Guard Members; active duty or homeland defense activity.** Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. **During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends**. ☐ **Declaration of Reservists and National Guard Members.** By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard a. ☐ I was called to active duty after September 11, 2001, for a period of at least 90 days and ☐ I remain on active duty /or/ ☐ I was released from active duty on _____, which is less than 540 days before this bankruptcy case was filed; OR b. ☐ I am performing homeland defense activity for a period of at least 90 days /or/ ☐ I performed homeland defense activity for a period of at least 90 days, terminating on _____, which is less than 540 days before this bankruptcy case was filed.

Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION

2 **Marital/filing status.** Check the box that applies and complete the balance of this part of this statement as directed.

a. ☐ Unmarried. **Complete only Column A ("Debtor's Income") for Lines 3-11.**

b. ☐ Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." **Complete only column A ("Debtor's Income") for Lines 3-11.**

c. ☐ Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. **Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.**

d. ☐ Married, filing jointly. **Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.**

	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.	**Column A** **Debtor's Income**	**Column B** **Spouse's Income**
3	**Gross wages, salary, tips, bonuses, overtime, commissions.**	$	$
4	**Income from the operation of a business, profession or farm.** Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. **Do not include any part of the business expenses entered on Line b as a deduction in Part V.** Debtor / Spouse a. Gross receipts — $ / $ b. Ordinary and necessary business expenses — $ / $ c. Business income — Subtract Line b from Line a	$	$
5	**Rent and other real property income.** Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. **Do not include any part of the operating expenses entered on Line b as a deduction in Part V.** Debtor / Spouse a. Gross receipts — $ / $ b. Ordinary and necessary operating expenses — $ / $ c. Rent and other real property income — Subtract Line b from Line a	$	$
6	**Interest, dividends, and royalties.**	$	$
7	**Pension and retirement income.**	$	$
8	**Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose.** Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.	$	$
9	**Unemployment compensation.** Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below: Unemployment compensation claimed to be a benefit under the Social Security Act — Debtor $ — Spouse $	$	$
10	**Income from all other sources.** Specify source and amount. If necessary, list additional sources on a separate page. **Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance.** Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. Debtor / Spouse a. — $ / $ b. — $ / $ Total and enter on Line 10	$	$
11	**Subtotal of Current Monthly Income for § 707(b)(7).** Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).	$	$

12	**Total Current Monthly Income for § 707(b)(7).** If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.	$

Part III. APPLICATION OF § 707(b)(7) EXCLUSION

13	**Annualized Current Monthly Income for § 707(b)(7).** Multiply the amount from Line 12 by the number 12 and enter the result.	$
14	**Applicable median family income.** Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: ________ b. Enter debtor's household size: ________	$
15	**Application of Section 707(b)(7).** Check the applicable box and proceed as directed. ☐ **The amount on Line 13 is less than or equal to the amount on Line 14.** Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII. ☐ **The amount on Line 13 is more than the amount on Line 14.** Complete the remaining parts of this statement.	

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)

16	**Enter the amount from Line 12.**	$
17	**Marital adjustment.** If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero. a. | | $ b. | | $ c. | | $ d. | | $ Total and enter on Line 17	$
18	**Current monthly income for § 707(b)(2).** Subtract Line 17 from Line 16 and enter the result.	$

Part V. CALCULATION OF DEDUCTIONS FROM INCOME

Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)

19A	**National Standards: food, clothing and other items.** Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable number of persons. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.	$
19B	**National Standards: health care.** Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.	$

Persons under 65 years of age			Persons 65 years of age or older		
a1.	Allowance per person		a2.	Allowance per person	
b1.	Number of persons		b2.	Number of persons	
c1.	Subtotal		c2.	Subtotal	

20A	**Local Standards: housing and utilities; non-mortgage expenses.** Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.	$

20B	**Local Standards: housing and utilities; mortgage/rent expense.** Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. **Do not enter an amount less than zero.** a. IRS Housing and Utilities Standards; mortgage/rental expense — $ b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42 — $ c. Net mortgage/rental expense — Subtract Line b from Line a.	$
21	**Local Standards: housing and utilities; adjustment.** If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:	$
22A	**Local Standards: transportation; vehicle operation/public transportation expense.** You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8. ☐ 0 ☐ 1 ☐ 2 or more. If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	$
22B	**Local Standards: transportation; additional public transportation expense.** If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for you public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	$
23	**Local Standards: transportation ownership/lease expense; Vehicle 1.** Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) ☐ 1 ☐ 2 or more. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. **Do not enter an amount less than zero.** a. IRS Transportation Standards, Ownership Costs — $ b. Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42 — $ c. Net ownership/lease expense for Vehicle 1 — Subtract Line b from Line a.	$
24	**Local Standards: transportation ownership/lease expense; Vehicle 2.** Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. **Do not enter an amount less than zero.** a. IRS Transportation Standards, Ownership Costs — $ b. Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42 — $ c. Net ownership/lease expense for Vehicle 2 — Subtract Line b from Line a.	$
25	**Other Necessary Expenses: taxes.** Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. **Do not include real estate or sales taxes.**	$

26	**Other Necessary Expenses: involuntary deductions for employment.** Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. **Do not include discretionary amounts, such as voluntary 401(k) contributions.**	$
27	**Other Necessary Expenses: life insurance.** Enter total average monthly premiums that you actually pay for term life insurance for yourself. **Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.**	$
28	**Other Necessary Expenses: court-ordered payments.** Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. **Do not include payments on past due obligations included in Line 44.**	$
29	**Other Necessary Expenses: education for employment or for a physically or mentally challenged child.** Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.	$
30	**Other Necessary Expenses: childcare.** Enter the total average monthly amount that you actually expend on childcare - such as baby-sitting, day care, nursery and preschool. **Do not include other educational payments.**	$
31	**Other Necessary Expenses: health care.** Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. **Do not include payments for health insurance or health savings accounts listed in Line 34.**	$
32	**Other Necessary Expenses: telecommunication services.** Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service - to the extent necessary for your health and welfare or that of your dependents. **Do not include any amount previously deducted.**	$
33	**Total Expenses Allowed under IRS Standards.** Enter the total of Lines 19 through 32.	$

Subpart B: Additional Living Expense Deductions

Note: Do not include any expenses that you have listed in Lines 19-32

34	**Health Insurance, Disability Insurance, and Health Savings Account Expenses.** List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents. a. Health Insurance $ b. Disability Insurance $ c. Health Savings Account $ Total and enter on Line 34. **If you do not actually expend this total amount,** state your actual total average monthly expenditures in the space below: $	$
35	**Continued contributions to the care of household or family members.** Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.	$
36	**Protection against family violence.** Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.	$
37	**Home energy costs.** Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. **You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.**	$
38	**Education expenses for dependent children less than 18.** Enter the total average monthly expenses that you actually incur, not to exceed $156.25* per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. **You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.**	$

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

39	**Additional food and clothing expense.** Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) **You must demonstrate that the additional amount claimed is reasonable and necessary.**	$
40	**Continued charitable contributions.** Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).	$
41	**Total Additional Expense Deductions under § 707(b).** Enter the total of Lines 34 through 40	$

Subpart C: Deductions for Debt Payment

42 **Future payments on secured claims.** For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.

	Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?
a.			$	☐ yes ☐ no
			Total: Add Lines	

$

43 **Other payments on secured claims.** If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.

	Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount
a.			$
			Total: Add Lines

$

44	**Payments on prepetition priority claims.** Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. **Do not include current obligations, such as those set out in Line 28.**	$

45 **Chapter 13 administrative expenses.** If you are eligible to file a case under chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.

a.	Projected average monthly chapter 13 plan payment.	$
b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	x
c.	Average monthly administrative expense of chapter 13 case	Total: Multiply Lines a and b

$

46	**Total Deductions for Debt Payment.** Enter the total of Lines 42 through 45.	$

Subpart D: Total Deductions from Income

47	**Total of all deductions allowed under § 707(b)(2).** Enter the total of Lines 33, 41, and 46.	$

Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION

48	**Enter the amount from Line 18 (Current monthly income for § 707(b)(2))**	$
49	**Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))**	$
50	**Monthly disposable income under § 707(b)(2).** Subtract Line 49 from Line 48 and enter the result.	$
51	**60-month disposable income under § 707(b)(2).** Multiply the amount in Line 50 by the number 60 and enter the result.	$

52	**Initial presumption determination.** Check the applicable box and proceed as directed. ☐ **The amount on Line 51 is less than $7,475***. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI. ☐ **The amount set forth on Line 51 is more than $12,475*** Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI. ☐ **The amount on Line 51 is at least $7,475*, but not more than $12,475*.** Complete the remainder of Part VI (Lines 53 through 55).	
53	**Enter the amount of your total non-priority unsecured debt**	$
54	**Threshold debt payment amount.** Multiply the amount in Line 53 by the number 0.25 and enter the result.	$
55	**Secondary presumption determination.** Check the applicable box and proceed as directed. ☐ **The amount on Line 51 is less than the amount on Line 54.** Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. ☐ **The amount on Line 51 is equal to or greater than the amount on Line 54.** Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.	

Part VII. ADDITIONAL EXPENSE CLAIMS

56 **Other Expenses.** List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.

	Expense Description	Monthly Amount
a.		$
b.		$
c.		$
d.		$
	Total: Add Lines a, b, c, and d	$

Part VIII. VERIFICATION

57 I declare under penalty of perjury that the information provided in this statement is true and correct. *(If this is a joint case, both debtors must sign.)*

Date: June 28, 2013 Signature: /s/ John H. Vratsinas
John H. Vratsinas
(Debtor)

* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.